

**STATEMENT OF CONDITION**  
**December 31, 2022**

**ASSETS**

First Mortgage and All Other Loans ..	\$144,806,703
Securities Available for Sale.....	21,140,091
Regulatory Stock .....	1,060,900
Cash on Hand, in FHLB and Other Banks .....	8,225,899
Office Building and Equipment, Less Depreciation.....	6,037,772
Deferred Charges and Other Assets ..	<u>8,044,268</u>
<b>TOTAL ASSETS .....</b>	<b>\$189,315,633</b>

**LIABILITIES**

Deposit Accounts .....	\$158,935,685
Advance Payments by Borrowers for Taxes and Insurance.....	362,270
Advances from FHLB and Other Borrowings .....	8,268,612
Other Liabilities.....	1,130,798
Retained Earnings.....	22,098,967
Unrealized Gain (Loss) on Securities Available for Sale – Net.....	(1,480,699)
<b>TOTAL LIABILITIES AND EQUITY .....</b>	<b>\$189,315,633</b>

I, Terry L. Foster, President/CEO, do hereby declare that this statement was prepared in accordance with accounting principles, generally accepted in the United States of America, and is true to the best of my knowledge and belief. This Statement has not been reviewed, or confirmed for accuracy or relevance, by the Federal Deposit Insurance Company (FDIC).

Terry L. Foster  
 President/CEO



**DEPOSIT SERVICES**

Checking Accounts
Money Market Deposit Accounts
Certificates of Deposit
Savings Accounts
Christmas / Vacation Clubs
Young Saver / Smart Saver Accounts
Individual Retirement Accounts
Direct Deposit
Overdraft Protection
Visa Check Card

**BUSINESS SERVICES**

Business Checking Accounts
Business Savings
Business Overdraft Protection
Attorney IOLTA Accounts
Commercial Loans
SBA Guaranteed Commercial Loans
Commercial Lines of Credit
Automatic Payment Deduction
Night Depository
Merchant Services
Business Visa Check Card
Payroll Origination Direct Deposit
Business / Fleet Credit Card

**OTHER SERVICES**

Property and Casualty Insurance*
Investment Advisory and Life Insurance*

**PERSONAL CONSUMER SERVICES**

First Mortgage Loans
USDA Rural Housing Guaranteed Mortgage Loans
Home Construction Loans
Home Equity / Improvement Loans
Personal Lines of Credit
Personal Loans on Savings Accounts
All-Purpose Loans
Auto Loans
Higher Education Loans and Consolidation Thru IHELP
Automatic Payment Deduction
Credit Card

**EXTENDED SERVICES**

Full-Service ATMs
Walk-Up and Drive-Thru Window Facilities
Night Depository
Safe Deposit Boxes
Money Orders
Certified Checks
Cashier's Checks
Wire Transfers
Free Internet Banking
Free Mobile Banking
Free Online Bill Payment
Person-to-Person Payments
ID Theft Protection

MCS Bank is a mutual, independent community bank. As a mutual, our depositors are the owners of the bank - we do not have shareholders. We are a trusted, full-service financial institution serving individuals, organizations and businesses.

\*MCS Bank provides property and casualty insurance products through its subsidiary, MCS Insurance Agency, LLC. It also markets investment and insurance products and services under MCS Financial Advisors, through a joint-marketing agreement with Cetera Investment Services, LLC.

## TRUSTEES

Walter L. Ciecierski (Trustee Emeritus).....Lewistown, PA  
Kenneth P. Fisher (Trustee Emeritus) ..... Lewistown, PA  
William J. Heath..... Mount Union, PA  
Ruth A. Eddy ..... Lewistown, PA  
David E. Semler..... Reedsville, PA  
Lucas A. Parkes..... Reedsville, PA  
Matthew P. Conrad..... Centre Hall, PA  
Terry L. Foster..... State College, PA

## OFFICERS

William J. Heath ..... Chairman of the Board  
Dave E. Semler ..... Vice - Chairman of the Board  
Terry L. Foster..... President/CEO  
Thomas E. French..... VP/CRO  
Nicole M. Augustine..... VP/CFO  
Kelly J. Hicks..... VP/Retail Lending  
C. Eric Sherman..... VP/Business Development  
David Pecht..... VP/Senior Loan Officer  
Mark Zerbe..... VP/Senior Lender Mortgages  
Andrew L. LeGuen ..... VP/Commercial Lending  
Judy K. Tunall..... AVP/Human Resources  
Barbara E. Clark... AVP/Deposit Operations Manager  
Beth A. Snyder..... AVP/Network Administrator  
Randa J. Riefer ..... AVP/Marketing Officer  
Rebecca K. Gaff..... AVP/Retail Lender  
Shana R. Bowersox..... AVP/Retail Lender  
Duane K. McMullen... AVP/Commercial Loan Underwriting

## MCS BANK

C. Mark Ostrowski	Joan M. McKinney
Dawn M. Adams	Kyle M. Myers
Kathy A. Aumiller	Misty L. Nihart
Michaela M. Beers	Lea R. Rager
Emily A. Billett	Lesa K. Renninger
Shana R. Bowersox	Linda F. Reed
Michelle Erb	Anthony R. Schifano
Shaelynn D. Fisher	Diane L. Seitz
Sharon L. Foster	Caitlyn N. Specht
Ashley A. Fultz	Karrie A. Weaver
Stacey L. Henry	Alyssa K. Williams
Jodi L. Hess	Alicia D. Yoder
Bonnie L. Kepner	Taylor E. Yoder
Robert J. Kibler	Sally J. Yoder
Haley N. LeMay	Michelle D. Yorks
Farrah A. Lukens	

### Milroy Office 717.248.3000

Lobby Hours  
Mon – Thur..... 9:00 a.m. – 4:00 p.m.  
Friday\* ..... 9:00 a.m. – 6:00 p.m.  
Sat. (walk up window) ..... 9:00 a.m. – Noon

Drive-Thru Window hours  
Mon – Thur..... 8:30 a.m. – 4:30 p.m.  
Friday\* ..... 8:30 a.m. – 6:00 p.m.  
Sat..... 9:00 a.m. – Noon

### Lewistown Office 717.248.5445

Lobby Hours  
Mon – Thur..... 9:00 a.m. – 4:00 p.m.  
Friday\* ..... 9:00 a.m. – 6:00 p.m.  
Sat. (walk up window) ..... 9:00 a.m. – Noon

Drive-Thru Window hours  
Mon – Thur..... 8:30 a.m. – 4:30 p.m.  
Friday\* ..... 8:30 a.m. – 6:00 p.m.  
Sat..... 9:00 a.m. – Noon

### Belleville Office 717.935.2173

Lobby/Drive-Thru Window Hours  
Mon – Thur..... 8:30 a.m. – 4:00 p.m.  
Friday ..... 8:30 a.m. – 6:00 p.m.  
Saturday ..... 8:30 a.m. – Noon

### Mount Union Office 814.542.4395

Lobby/Drive-Thru Window Hours  
Mon – Thur..... 9:00 a.m. – 4:30 p.m.  
Friday ..... 9:00 a.m. – 6:00 p.m.  
Saturday ..... 9:00 a.m. – Noon

### McClure Office 570.658.3500

Lobby Hours/Drive-Thru Window Hours\*  
Mon - Thur..... 9:00 a.m. – 4:00 p.m.  
Friday ..... 9:00 a.m. – 6:00 p.m.  
Saturday ..... 9:00 a.m. – Noon

\*Drive-Thru Window opens at 8:30 a.m.

### Allensville Office 717.483.0115

Lobby Hours  
Mon – Thursday..... 8:00 a.m. – 4:00 p.m.  
Friday..... 8:00a.m. – 5:00 p.m.  
Saturday ..... 8:30 a.m. – 11:30 p.m.



[www.mcs.bank](http://www.mcs.bank)

## STATEMENT OF CONDITION December 31, 2022

**Main Office**  
100 Commerce Drive  
Milroy, PA 17063  
717.248.3000

### Community Offices

**Lewistown Office**  
19 North Brown Street  
Lewistown, PA 17044  
717.248.5445

**Belleville Office**  
4009 East Main Street  
Belleville, PA 17004  
717.935.2173

**Mount Union Office**  
23-27 East Shirley Street  
Mount Union, PA 17066  
814.542.4395

**McClure Office**  
1 East Specht Street  
McClure, PA 17841  
570.658.3500

**Allensville Office**  
Inside Allensville Planning Mill  
Allensville, PA 17002  
717.483.0115