

WELCOME TO THE NEXT GENERATION OF ONLINE BANKING

On May 19, 2014, we will be upgrading many of our online banking services. New features will include:

- Enhanced Online Security
- Quick Pay Zone - pay bills right from your Online Banking home page
- Account Alerts - receive email or text alerts about your account activity
- Integrated eStatements - you will no longer need a separate login to access your eStatement
- Popmoney® personal payment service
- Mobiliti™ mobile banking is coming later this year

Watch for details in your email and online at www.mcs-bank.com.

Important News!

Online Banking Users

All of your account history will be available in the new system. Once you've logged on to the new system, make sure all of your accounts are displayed and your personal information and preferences are set up properly. **Please note that any Account Alerts you've set up in the old system will not be available in the new online banking system.**

Watch your email and our website for more information about downtime and other important information about our upgrade.

Bill Pay Users

Our bill pay service is not changing. However, there will still be a period of downtime during which you will not be able to make any changes to your payees nor will you be able to set up any new payments.

Please watch your email and our website for more details on the downtime.

As an added benefit, bill pay users will automatically have access to our new Popmoney® personal payment service. See inside for more details on this new service.

Put a Financial Professional in Your Corner

When faced with complicated issues, we often seek expert advice. Managing our money and planning for anticipated events while being prepared for the unexpected is an enormously complicated job. Few of us have all the necessary skills to go it alone. That is why it can be a good idea to seek professional advice.

A financial professional's job is to understand your individual circumstances and apply his or her knowledge and skills to your specific needs. He or she may be able to help you to see the big picture and also to help you to be sure your assumptions align with your expectations, given your desired goals.

While certain life-changing events may necessitate consulting a financial professional, I encourage you to be proactive. Whether you have questions about:

- Retirement planning and income
- An anticipated 401(K) rollover
- Planning for a child's or grandchild's college education
- Long-term care planning
- Estate planning
- Life insurance

I'm here to help!

Adam Truitt
Financial Consultant



Mutual First Financial Consulting

Adam E. Truitt
Financial Consultant
19 North Brown Street
Lewistown, PA 17044
717-437-6451
adam.truitt@infinexgroup.com

Adam Truitt has ten (10) years of experience serving in the banking and insurance industries. He is a FINRA registered representative, holding both Series 7 and Series 66 designations. Additionally, he is a Pennsylvania life insurance representative.

Investment and insurance products and services are offered through INFINEX INVESTMENTS, INC., Member FINRA/SIPC. Mutual First Financial Consulting is a trade name of the Bank. Infinex and the Bank are not affiliated. Products and services made available through Infinex are not insured by the FDIC or any other agency of the United States and are not deposits or obligations of nor guaranteed or insured by any bank or bank affiliate. These products are subject to investment risk, including the possible loss of value.

SIGN UP NOW

Hazard Insurance Policy

This is an annual reminder to all mortgagors regarding Fire/Extended Coverage and Flood* Insurance. Although we do not retain your insurance policy, it is required that you maintain Fire/Extended Coverage and Flood* Insurance on your property. This policy MUST cover at least the amount of the outstanding balance of your loan with the Standard Mortgage Clause making loss payable to MCS Bank as Mortgagee.

*if applicable.

Did you know you can sign up to receive a quarterly newsletter from us? You can sign up from our homepage at www.mcs-bank.com or by stopping by any of our community offices.



In Our Communities

Popmoney® is an innovative personal payment service that eliminates the hassles of checks and cash. Now, sending and receiving money is as easy as emailing and texting. So whether you're sending a last minute gift or splitting the check for a special holiday dinner with friends, you can do it without writing a check or going to an ATM. Best of all, you don't need another account. You can simply use your existing MCS Bank checking account.

What It Is

The Popmoney personal payment service lets you send money to friends, family or almost anyone. All you need is their name and email address or mobile telephone number to move money from your bank account to theirs.

How It Works

Popmoney allows you to send and receive money from Online Banking. You can send money to your contacts, which will be notified by email or text message that you wish to send money to them. You and your contacts will never need to exchange financial account information.

What You Can Use It For

Popmoney is easy and convenient for you and the people you send money to. Users can simply receive money in their eligible account online at their bank (if it's a member of the Popmoney network), or at Popmoney.com.

Use Popmoney to:

- Send money to your child at college
- Send a gift to family and friends
- Pay friends back for a fun outing
- Pay your babysitter or lawn care service
- Pay rent to your landlord or roommates

Terms and Conditions Apply



MCS Bank is a proud supporter of Bowling for Kids Sake. Big Brothers Big Sisters of Juniata Valley presents Bowl for Kids' Sake, which is a community event that brings together family, friends, local businesses, and Bigs and Littles for a weekend of light-hearted competition that directly benefits youth in Mifflin and Juniata Counties. This year's event was held on Saturday, March 22. With "Jeans Day" collected funds, donation cans and the fundraising efforts of our bowlers, we were able to collect over \$500! Our Bank bowlers were Danielle Doebler, Randy Miller, Betty McNitt, Ashley Fultz, Kendra Filler, Jess Zimmerman. (Also participating were Randa Riefer and Nicole Augustine).

Upcoming Events:

April 26
9am - 2pm
Kid Connection

May 26
Memorial Day
Offices will be Closed

June 14-15
Relay for Life

MCS BANK

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Lewistown PA 17044

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RETURN SERVICE REQUESTED

Community Offices:

Belleville

4009 East Main Street
Belleville, PA 17004

Mount Union

23-27 East Shirley Street
Mount Union, PA 17066

McClure

1 East Specht Street
McClure, PA 17841

Allensville

108 East Main Street
Allensville, PA 17002

Loan Center

101 East Market Street
Lewistown, PA 17044

You can apply for a mortgage online at www.mcs-bank.com!

Shopping for a mortgage?

Whether you are thinking of buying or building a home or refinancing a mortgage from another lender...get up to

\$500 off closing costs*!



Start your new home search with our *no-cost* preapproval analysis.

MCS BANK

WWW.MCS-BANK.COM

*Offer applies to first mortgage applications received for select mortgage products. Offer excludes secondary-market mortgage loans and home equity loans. Special Savings: \$500 off closing costs on loans \$75,000 and over; \$250 off closing costs on loans under \$75,000; \$100 off closing costs on refinance of an existing MCS Bank mortgage, with \$10,000 new money. This offer cannot be combined with other offers. Credit will be applied at loan closing. Underwriting approval is required. Offer accurate as of publication date and may be withdrawn at any time.

 EQUAL HOUSING LENDER, MEMBER FDIC