

Don't be a small fish

We've all heard the saying, "Bigger isn't always better." When it comes to banking, this saying also applies. The perception that you must bank with a "big" or "bigger" bank to be afforded the breadth of products and services that meet your banking needs is not necessarily the case. No doubt, no two banks are the same, but rest assured MCS Bank, albeit smaller than our many competitors, strives to provide our customers with a full array of products and services as well as many convenient features.

For example, let's look at our ATM services. One response we often hear from customers as to why they don't have a MCS Bank checking account is that we have fewer ATM locations than other banks, which perceivably translates into more ATM fees and reduced convenience. The fact is, we offer FREE checking accounts (Kasasa Checking) that provide unlimited refunds of ATM fees, regardless of the ATM you choose to use....nationwide!

Our Kasasa products are a reason to re-think MCS Bank verses "big" bank for your checking account needs. With Kasasa, the benefits don't stop with ATM fee refunds. Depending on which Kasasa account you choose, other benefits include high interest, monthly cash back or refunds for iTunes and Amazon.com purchases. With any of these accounts, you have the opportunity to receive monetary benefits month after month rather than as a one-time, initial incentive that many of our competitors offer to open a checking account with them. Additionally, Kasasa accounts have no monthly service fee and no monthly minimum balance requirement preventing you from earning account rewards

You may ask, "Can I get 'top-level' electronic banking services and convenience at MCS Bank?" ABSOLUTELY! If you are on the go and can't make it to the bank, use our online banking portal at www.mcs-bank.com and experience the ease and efficiency of our online banking. Additionally, our mobile banking application gives you the same flexibility as online banking, but with the added

capability to deposit checks with your smart phone or tablet. Whether you use online or mobile banking, take advantage of the person-to-person payment capability of POPMONEY to send money to friends, family members and others by email or text message using your phone or tablet. If you are in need of a mortgage or home equity loan, get the process started at your convenience

with the online application available on our website. Once your application is submitted, you can track your application through the approval process, and you can expect the same prompt attention and service from our lending team as you would receive by applying for your loan directly with any of our lenders.

***“Can I get ‘top-level’
electronic banking
services and
convenience at
MCS Bank?”
ABSOLUTELY!***

When a loan need arises, you can expect to receive a quick decision made by a lender you know and have come to trust. At MCS Bank, loan decisions are made locally, by local lenders...not by someone in a centralized loan processing center who you don't know and, MORE IMPORTANTLY, who doesn't know you!

MCS Bank offers "big" bank loan options as well. Our loan products run the gamut - from vehicle loans to business loans. With our history steeped in home finance, we strive to provide home loan products to meet a wide range of customer needs. Whether you are



looking for a low down-payment option or are a first-time homebuyer, we have programs to help.

MCS Bank also offers iHELP, one of the easiest and most affordable ways to help pay for the cost of continuing education.

Lastly, if your financial needs are such that you require the expertise of a financial consultant, MCS Bank has a consultant available to work with you.

We hope that the next time a banking need arises you will remember the saying, "Bigger isn't always better," and choose MCS Bank.

upcoming events

**Relay for Life
June 13, 2015**

**Reedsville Community Day
June 13, 2015**

**Car, Truck, Motorcycle and Craft Show
(Newton Hamilton)
June 13, 2015**

**Embassy Art and Music Festival
(Kish Park)
June 26-28, 2015**

Ask how your
checking account can
ALWAYS
BE FREE.

Free Kasasa® checking includes:

- No monthly service fees, ever
- Cash rewards, paid each month*
- Plus, we'll refund your ATM fees, nationwide*

*Account approval, conditions, qualifications, limits, time frames, enrollments, log-ons and other requirements apply. Qualifications and rewards may vary by account. Monthly Direct Deposit or ACH debit/credit and enrollment in and agreement to receive e-Statement notifications are conditions of these accounts. Enrollment in electronic services (e.g. online banking, electronic statements) and log-ons may be required to meet some of the account's qualifications. Limit one (1) account(s) per social security number. There are no recurring monthly service charges for this account. Contact a MCS Bank service representative for additional information, details, restrictions, processing limitations and enrollment instructions.

Kasasa is a trademark of BancVue, Ltd., registered in the U.S.A.

Member **FDIC**

Home and Garden Show 2015

MCS Bank was at the Sentinel's 2015 Home and Garden Show. We proudly displayed our Kasasa banners and looked great in our Kasasa t-shirts. We enjoyed seeing current customers and talking about our products with potential customers. We had two giveaways this year - a watering can with mini daffodils and the second was a MCS Bank Hat. We had a great time being out in the public with over twenty employees and their family members helping to promote the great products MCS Bank has to offer.



Want to get up to **\$5,000**
in cash for down payment
and closing costs?



first front door

*offers a first-time homebuyer grant
program funded by FHLBank Pittsburgh*

Want to get up to **\$5,000** in cash for down
payment and closing costs?

Through First Front Door (FFD), if you qualify, we will match your contribution 3-to-1. For every \$1 you contribute, you can receive \$3 in grant assistance, up to a maximum of \$5,000.

Who qualifies for First Front Door funding?

To qualify, you must:

- Be a first-time homebuyer (which means you haven't owned a home within the past three years, or you owned a home only while married but not as a single person within the last three years – this includes a married couple if either has not owned a home in the past three years).
- Secure a first mortgage through our financial institution.
- Have an income at or below 80 percent of the area median income and not have assets in excess of \$50,000 (excluding retirement accounts).
- Not be a student working less than 30 hours per week.
- Complete at least four hours of homeownership counseling prior to purchasing the home.
- Agree to maintain the home for five years to retain the full amount of the grant. If a sale occurs before the five years expire, a portion of the grant may be required to be repaid.

We will review these and other program requirements with you.

How to apply for a First Front Door grant

First Front Door grants are provided by FHLBank Pittsburgh through a network of lenders.

To secure your FFD funds, call us at 1.844.245.9495.

First Front Door funds are available on a first-come, first-served basis.

What you need to know about EMV and Chip Cards

Recent data breaches and identity theft reports have heightened consumer awareness around the security of payments. Consumers may find themselves asking, "How can I better protect myself and my personal financial information?" EMV cards, also known as chip cards, allow consumers to conduct all of their daily card transactions with added security features to protect their information.

What is EMV?

EMV—an abbreviation for Europay, MasterCard and Visa—is an internationally adopted payments standard that utilizes microchip technology to authenticate and process debit card and credit card transactions. EMV cards contain an embedded microchip that provides stronger security features not possible with traditional magnetic stripe cards.

Why is EMV so important?

Simply put, chip cards are more secure. By using the chip technology instead of traditional magnetic stripe technology, chip cards offer enhanced protection of cardholder information while also reducing fraud resulting from counterfeit, lost and stolen cards. For example, fraud from lost and stolen cards was cut in half when chip cards were introduced in the U.K. Convenience while traveling internationally is an additional benefit of chip cards. Many other countries have already adopted the EMV standard so you can easily use your chip card when traveling abroad. And not to worry, make your online purchases with your chip card in the same way you use a magnetic stripe card.

So, what's different?

For now, chip cards still feature a magnetic strip so they work on all payment terminals and ATMs.

MCS Bank will begin issuing the new chip cards later this year. The conversion process will be completed over the course of a year. We will provide more details as the time draws closer.

While chip cards offer a higher level of security, current magnetic stripe cards will continue to be secure, especially if you keep your PIN a secret. Be sure to monitor your card activity regularly and immediately report lost or stolen cards.



Making things a little easier.

Check your account *anywhere*

with MCS Bank Mobile.

the
**SOUNDS OF
SUMMER**
HOME EQUITY LOAN



HOME EQUITY LOAN
NO FEE
SPECIAL

BRING THIS COUPON IN BEFORE 7/31/15
TO RECEIVE THIS SPECIAL DISCOUNT*

*All fees are waived if the applicant meets the following qualifications: 80% maximum loan to value; \$10,000 new money; payment auto drafted from an MCS Bank checking account; owner-occupied, single family residence, and complies with MCS Bank's home equity credit underwriting standards. Closing costs will be paid by the Bank with the exception of professional appraisals (estimated cost of \$425) if required due to credit qualifications, loan to value ratios and amount of loan.

MCS BANK

Since 1923

19 North Brown Street
Lewistown PA 17044

Community Offices:

Loan Center

101 East Market Street
Lewistown PA 17044

Allensville

108 East Main Street
Allensville PA 17002

Belleville

4009 East Main Street
Belleville PA 17004

McClure

1 East Specht Street
McClure PA 17841

Mount Union

23-27 East Shirley Street
Mount Union PA 17066



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Off our current auto rate for
the purchase of an auto

Bring this coupon in to any
MCS Bank branch office receive
0.50% off our current auto rate
for the purchase of an auto.



This offer ends 7/31/15, so stop in today!