

**MCS  
BANK**

Since 1923

# Solutions

## Introducing Jennifer Pennepacker



McClure Branch Manager  
570.658.3500

Jennifer has over twenty years of banking experience, which includes positions as Customer Service Representative, Head Teller, Assistant Manager, Call Center Operator and Consumer Loan Analyst. Her top priority has always been customer service. She enjoys helping customers reach their financial goals by assisting them in setting goals and by providing guidance until those goals are achieved.

Jennifer lives in Lewistown with her husband, John, and two sons, Josh and Jared. She is also the proud grandmother of a 2 ½ year old granddaughter, Jo Leigh. Her hobbies include watching her nephew play for the Burnham Bulldogs Special needs football team and helping where needed at the Mifflin County Huskies football games. Jennifer often can be found enjoying time with her family and friends.

Jennifer is looking forward to meeting our MCS Bank customers and assisting them with all of their financial and lending needs.

## John Olnick Celebrates 50 Years in Banking

On September 15, 1966, at just 20 years old, John Olnick began his career in banking as a Teller with The First National Bank of Lewistown. He worked at the Chief Logan office of the bank, which is now the Burnham branch office of the Juniata Valley Bank. John worked as a Teller for about a year and then was transferred to the Milroy office of the bank to become the Branch Manager.

In 1974, John left The First National Bank and went to work at The Reedsville National Bank as an Assistant Cashier. In 1976, the Reedsville National Bank merged with Russell National Bank. He continued to work at the Reedsville office and was promoted to Branch Manager. In 1978, John was transferred to the Fort Granville office of the Russell National Bank as Branch Manager.

In the early 80's, John was transferred to the bank's main office in Lewistown, and became Manager of the Dealer Center. During this period of time, Russell National Bank acquired their first fax machine so that dealers could fax their loan applications to John for approval.

In the early 90's, his job changed to Manager of Special Projects. John worked with the Compliance Officer to set up Laser Pro, which was a computer-generated loan documentation system. From that time on, all Russell National Bank loans were generated by computer. John was then promoted to Manager of Loan Administration.

Not long afterward, Russell National Bank merged with People's National Bank in State College and became known as Omega National Bank. John was appointed as Mortgage Loan Officer, and he became responsible for lending at all branch offices in Mifflin and Juniata Counties. He was then transferred to the State College Loan Administration Office and began reviewing, approving or denying all types of consumer loans. In November 2006, after 32 years of dedicated service, Omega National Bank eliminated John's position, and he found himself jobless for the first time.

In April 2007, John's friend and old Russell National Bank co-worker, Leonard Eby, contacted John to ask if he would be interested in working with him at MCS Bank's Loan Center. Lucky for MCS Bank, John said "yes." John has often said that losing his job with Omega was truly a blessing in disguise.

After working at the Loan Center of MCS Bank for several years, John officially retired. Although retirement provided John with a well-deserved rest, he missed interacting with the community. So, when John heard that MCS Bank was opening a branch office in Allensville, he inquired about a possible position. He was re-hired by the bank as a part-time Customer Service Representative at the new Allensville branch office. John says, "Things have changed just a little since I was a Teller in 1966." He plans to remain in the banking industry as long as the work remains fun, and according to John, "It is still fun!"



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# A better way to receive and pay your bills.

Login to Online Banking at [www.mcs-bank.com](http://www.mcs-bank.com) to get started today.

It's time to get organized, and we're here to help. Online bill pay has become much more popular in recent years, mostly due to convenience. While some consumers may be wary of the security risks associated with virtual payments, research has actually shown there is a lower risk of identity theft and other cybercrime using online bill pay rather than sending payments by mail. Plus, there's the time and money you'll save over the duration of a year by not writing out checks, filing the paperwork and buying stamps. You can manage your bills in one place and see when they're all due and how much you owe.

Below are tips to help assure consumers that online bill pay may be the best option for them.

## What is Online Bill Pay?

Online bill pay is designed to be quick and easy to use, and most banking institutions and businesses offer this service free of charge. However, some online bill pay service companies will tack on a convenience fee. There are generally two ways to pay your bills online. You can pay through an internet banking product provided by either your bank or a service provider (such as a phone company or credit card company), or you can log into a biller's website and pay using a credit card or debit from your bank account. Using an online bill pay service, you can choose to either manually enter your payments each month or set up an automatic withdrawal from your account for bills that are the same every month. With automatic withdrawal, it's best to set up your payments in advance of their due date to ensure you never pay late fees. How it works is simple—the creditor will transfer funds directly from your bank and apply those funds to your account.

Some payees are not set up for electronic payments. In that event, your online bill payment will actually be sent as a paper check, originated by your bank. Allow extra time for delivery to avoid late fees, and check the online bill pay template for the delivery date.

## Is Online Bill Pay Safe?

Keep in mind that all financial transactions involve some form of risk. However, the risks associated with online bill pay are mostly preventable. It's important to understand that most identity theft occurs when a thief steals your wallet, your trash or reroutes your incoming mail without you knowing. One of the best ways to protect yourself from identity theft is to stop sending and receiving paper documents that have your confidential information on them—such as checks, bank statements, credit card statements and bills—through the mail. When you switch to online bill pay and online statements, you are required to password protect your computer or mobile device as well as your account. An additional layer of security comes from banks having the highest levels of security and generally providing protection against unauthorized transactions.

## Tips for Online Bill Pay

The following computer security precautions should be taken when using online bill pay or any other instances when financial information is shared online.

- Log onto your bank's website using a secure internet connection only, not an

open wireless network like in a coffee shop, library or hotel. Never use a public computer.

- Regularly monitor your online banking transactions to ensure no suspicious activity is occurring.
- Change your passwords every 30 to 60 days, and ensure you have strong passwords that contain a combination of upper and lower case letters as well as symbols.
- Beware of fraudulent phishing emails that may appear legitimate. If the email requires you to update or verify your personal/financial account information urgently, never do it and don't click on links in the email. Instead call your bank or the service provider, or type in the website yourself.

Online bill pay can truly simplify your financial life by saving you time, eliminating expenses and streamlining this not-so-fun process—freeing up time that can be spent on things you enjoy. It's easier than you think to set up online bill pay, and we would be happy to tell you more or walk you through the steps.



## Build your business with us.

Whatever your credit needs, our lenders are ready to guide you through the entire process, from application to closing.

Call us at 1-844-245-9495 or visit [www.mcs-bank.com](http://www.mcs-bank.com) to complete an online application.

**Local People**  
**Local Approval**  
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*Randy Miller*  
Commercial Lender