

STATEMENT OF CONDITION
December 31, 2011

ASSETS

First Mortgage and all other Loans..\$87,983,437
Other Investment Securities23,046,325
Federal Home Loan Bank Stock.....617,400
Cash On Hand, In FHLB
and other Banks7,065,313
Office Building and Equipment,
less depreciation1,527,572
Deferred Charges and other Assets6,094,464
TOTAL ASSETS126,334,511

LIABILITIES

Deposit Accounts109,862,907
Advance Payments by Borrowers
for Taxes and Insurance.....140,436
Advances from FHLB and Other
Borrowings956,367
Other Liabilities.....405,520
Retained Earnings.....14,628,221
Unrealized Gain on Securities
Available for Sale – Net.....341,060
**TOTAL LIABILITIES
AND EQUITY126,334,511**

I, Terry L. Foster, Executive Vice 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
Executive Vice President/CEO

DEPOSIT SERVICES

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

BUSINESS SERVICES

Business Checking Accounts
Business Savings
Business Certificates of Deposit
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

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 thru IHELP
Automatic Payment Deduction

EXTENDED SERVICES

Full-Service ATM's
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 Online Bill Payment



TRUSTEES

Walter L. Ciecierski..... Lewistown, PA
Kenneth P. Fisher..... Lewistown, PA
William J. HeathMount Union, PA
Harold E. Johnson, Jr.Belleville, PA
Jack H. Knepp.....McClure, PA
Richard E. Salvatore..... Lewistown, PA
David E. Semler Reedsville, PA

OFFICERS

Richard E. Salvatore..... Acting Chairman of the Board
Kenneth P. Fisher..... President
Terry L. Foster..... Executive Vice President/CEO
Thomas E. French.....Vice President/COO/Secretary
Sandra K. Lauver Vice President/Treasurer
Lori K. Taylor..... Assistant Secretary

STAFF

Nicole M. Augustine
Shana R. Bowersox
Anastacia D. Bulick
Barbara E. Clark
Christine E. Clevenger
Karen S. Deans
Danielle N. Doebler
Richard E. Dorsch
Margie K. Drake
Amy R. Duvall
Kendra B.L. Filler
Kenneth P. Fisher
Terry L. Foster
Thomas E. French
Ashley A. Fultz
Tina L. Greenly
Teresa L. Daubert
Susan C. Heimbach
Kelly J. Hicks
Bonnie L. Kepner
Sandra K. Lauver
Joann C. Loht
Timothy E. Mateer
Randall W. Miller
Krystal Y. Pannebaker
Kathy J. Rarich
Dana J. Renninger
Lesia K. Renninger
Randa J. Riefer
Andrea R. Ritchey
Beth A. Snyder
Tammy V. Sunderland
Lori K. Taylor
Judy K. Tunall
Wade R. Walters
Pamela K. Weaver

Hours

Lewistown Office
717.248.5445

Lobby/Drive-Thru Window Hours
Mon – Thur* 9:00 a.m. – 4:30 p.m.
Friday* 9:00 a.m. – 7:00 p.m.
Sat. (walk up window).. 9:00 a.m. – 12:00 noon

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

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. – 7:00 p.m.
Saturday 8:30 a.m. – 12:00 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. – 7:00 p.m.
Saturday 9:00 a.m. – 12:00 noon

McClure Office
570.658.3500

Lobby Hours*
Mon, Tue, Thur. 9:00 a.m. – 4:30 p.m.
Wed. 9:00 a.m. – 12:00 noon
Friday..... 9:00 a.m. – 7:00 p.m.
Saturday 9:00 a.m. – 12:00 noon

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

Loan Center
717.248.3000

Hours
Mon – Thur. 9:00 a.m. – 5:00 p.m.
Friday..... 9:00 a.m. – 6:00 p.m.
Saturday by Appointment



www.mcs-bank.com

STATEMENT OF CONDITION
December 31, 2011

Main Office
19 North Brown Street
Lewistown PA 17044
717.248.5445

Community Offices

Belleville Office
4009 E. Main Street
Belleville PA 17004
717.935.2173

Mount Union Office
23-27 E. Shirley Street
Mount Union PA 17066
814.542.4395

McClure Office
1 E. Specht Street
McClure PA 17841
570.658.3500

Loan Center
101 E Market Street
Lewistown PA 17044
717.248.3000