

**STATEMENT OF CONDITION
December 31, 2017**

ASSETS

First Mortgage and all other Loans.....	\$105,869,506
Other Investment Securities	20,862,858
Federal Home Loan Bank Stock.....	594,300
Cash On Hand, In FHLB and other Banks	5,908,607
Office Building and Equipment, less depreciation	1,398,295
Deferred Charges and other Assets	<u>5,202,474</u>
TOTAL ASSETS	139,836,040

LIABILITIES

Deposit Accounts	118,304,156
Advance Payments by Borrowers for Taxes and Insurance.....	215,001
Advances from FHLB and Other Borrowings	2,241,103
Other Liabilities.....	423,100
Retained Earnings.....	18,720,163
Unrealized Gain on Securities Available for Sale – Net.....	<u>(67,483)</u>
TOTAL LIABILITIES AND EQUITY	139,836,040

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 / 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 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 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 affiliate, Mutual First Insurance Agency, LLC. It also markets investment and insurance products and services through a joint-marketing agreement with Infinex Investments, Inc. and Malcolm Parks Financial Solutions, LLC.

TRUSTEES

Walter L. Ciecierski..... Lewistown, PA
 Kenneth P. Fisher..... Lewistown, PA
 William J. Heath Mount Union, PA
 Harold E. Johnson, Jr.....Belleville, PA
 Ruth A. Eddy Lewistown, PA
 David E. Semler Reedsville, PA

OFFICERS

Harold E. Johnson, Jr..... Chairman of the Board
 Dave E. Semler Vice - Chairman of the Board
 Kenneth P. Fisher..... President
 Terry L. Foster..... Executive Vice President/CEO
 Thomas E. French..... Vice President/CRO/Secretary
 Sandra K. Lauver Vice President/Treasurer
 Randall W. Miller . Asst. Vice President/Asst. Secretary
 Nicole M. Augustine....Vice President/ Asst., Treasurer
 Teresa L. Daubert Assistant Vice President
 Kelly J. Hicks..... Assistant Vice President
 Judy K. Tunall..... Assistant Vice President

STAFF

Shana R. Bowersox	Penny L. Love
Jennifer A. Brumbaugh	Joan M. McKinney
Barbara E. Clark	Betty M. McNitt
Karen S. Deans	Tara J. Morrison
Danielle N. Doeblar	John C. Olnick
Richard E. Dorsch	Krystal Y. Pannebaker
Kendra B.L. Filler	Jennifer L. Pennepacker
Rachel A. Follett	Lea R. Rager
Sharon L. Foster	Kathy J. Rarich
Ashley A. Fultz	Lesia K. Renninger
Jodi L. Hess	Randa J. Riefer
Emily A. Hopple	Diane L. Seitz
Bonnie L. Kepner	Beth A. Snyder
Robert J. Kibler	Caitlyn N. Specht
Thomas J. Kinsey	Alyssa K. Williams
Andrew L. LeGuen	Taylor E. Yoder
Haley N. LeMay	Michelle D. Yorks
Joann C. Loht	Jessica M. Zimmerman

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. – 12:00 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. – 12:00 noon

Belleville Office
 717.935.2173

Lobby/Drive-Thru Window Hours
 Mon – Thur.....8:30 a.m. – 4:00 p.m.
 Friday8:30 a.m. – 6:00 p.m.
 Saturday8:30 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.
 Friday9:00 a.m. – 6:00 p.m.
 Saturday9:00 a.m. – 12:00 noon

McClure Office
 570.658.3500

Lobby Hours/Drive-Thru Window Hours*
 Mon, Tue, Thur.....9:00 a.m. – 4:00 p.m.
 Wed.....9:00 a.m. – 12:00 noon
 Friday9:00 a.m. – 6:00 p.m.
 Saturday9:00 a.m. – 12:00 noon

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

Allensville Office
 717.483.0115

Lobby Hours
 Mon – Friday.....8:30 a.m. – 4:30 p.m.
 Saturday8:30 a.m. – 11:30 p.m.

Loan Center
 717.248.3000

Hours
 Mon – Fri.....9:00 a.m. – 5:00 p.m.
 Saturdayby Appointment



www.mcs-bank.com

STATEMENT OF CONDITION
December 31, 2017

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

Allensville Office
 Inside Allensville Planning Mill
 Allensville, PA 17002
 717.483.0115

Loan Center
 101 E Market Street
 Lewistown PA 17044
 717.248.3000

