



# COMMUNITY REINVESTMENT ACT PUBLIC FILE

As of 09/19/2024

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# **Community Reinvestment Act Performance Evaluation Report**

# **PUBLIC DISCLOSURE**

April 25, 2022

## **COMMUNITY REINVESTMENT ACT PERFORMANCE EVALUATION**

MCS Bank Certificate  
Number: 28186 19 North  
Brown Street Lewistown,  
Pennsylvania 17044

Federal Deposit Insurance Corporation  
Division of Depositor and Consumer  
Protection New York Regional Office 350  
Fifth Avenue, Suite 1200 New York, New  
York 10118

This document is an evaluation of this institution's record of meeting the credit needs of its entire community, including low- and moderate-income neighborhoods, consistent with safe and sound operation of the institution. This evaluation is not, nor should it be construed as, an assessment of the financial condition of this institution. The rating assigned to this institution does not represent an analysis, conclusion, or opinion of the federal financial supervisory agency concerning the safety and soundness of this financial institution.



# INSTITUTION RATING

**INSTITUTION'S CRA RATING:** This institution is rated **Satisfactory**.

An institution in this group has a satisfactory record of helping to meet the credit needs of its assessment area, including low- and moderate-income neighborhoods, in a manner consistent with its resources and capabilities.

- The loan-to-deposit (LTD) ratio is reasonable given the institution's size, financial condition, and assessment area credit needs.
- A majority of loans are in the institution's assessment area.
- The geographic distribution of loans reflects reasonable dispersion throughout the assessment area.
- The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among individuals of different income levels and businesses of different sizes.
- The institution has not received any written complaints regarding its Community Reinvestment Act (CRA) performance; therefore, this criterion did not affect the Lending Test rating.



# DESCRIPTION OF INSTITUTION

## **BACKGROUND**

MCS Bank (MCS), formerly known as Mifflin County Savings Bank, is a mutual savings bank headquartered in Lewistown, Pennsylvania. MCS has one active wholly owned subsidiary, MCS Insurance Agency, LLC, which offers insurance products. At the previous evaluation, dated March 14, 2016, the FDIC assigned a 'Satisfactory' rating based on Interagency Small Institution CRA Examination Procedures.

## **OPERATIONS**

MCS operates six full-service branches in central Pennsylvania, and there is an ATM located at each branch. Of the six branches, four branches, including the bank's headquarters, are located in Mifflin County; one branch is located in Huntingdon County; and one branch is located in Snyder County. The bank did not close any branches during the evaluation period, but opened a new branch in a middle-income census tract in Milroy (Mifflin County) in August 2021. In addition to the full-service branches, MCS began operating a mobile courier deposit service in July 2019.

MCS offers a variety of traditional loan and deposit products. The bank's primary loan products are residential mortgages and commercial loans. In addition, the bank offers secured and unsecured consumer loan products. Deposit products offered by the bank include a variety of checking and saving account options. In addition to ATMs, alternative banking services include online banking and mobile banking, including bill pay and mobile deposit.

## **ABILITY AND CAPACITY**

As of December 31, 2021, MCS reported total assets of \$180.3 million, including total loans of \$130.1 million and total securities of \$23.9 million. Deposits totaled \$155.6 million. Since the prior evaluation, total assets, loans, and deposits have increased by 8.6 percentage points, 4.4 percentage points, and 9.9 percentage points, respectively. The table below provides details on the bank's loan portfolio.



Loan Portfolio Distribution as of 12/31/2021		
Loan Category	\$(000s)	%
Construction, Land Development, & Other Land Loans	868	0.7
Secured by Farmland	74	0.1
Secured by 1-4 Family Residential Properties	64,675	49.7
Secured by Multifamily (5 or more) Residential Properties	0	0.0
Secured by Nonfarm Nonresidential Properties	39,239	30.1
<b>Total REAL Estate Loans</b>	<b>104,856</b>	<b>80.6</b>
Commercial and Industrial Loans	12,750	9.8
Agricultural Production and Other Loans to Farmers	0	0.0
Consumer Loans	10,559	8.1
Obligations of State and Political Subdivisions in the U.S.	1,970	1.5
Other Loans	3	0.0
Lease Financing Receivable (net of unearned income)	0	0.0
Less: Unearned Income	0	0.0
<b>Total Loans</b>	<b>130,138</b>	<b>100.0</b>
<i>Source Reports of Condition and Income</i>		

There are no financial, legal, or other impediments limiting the institution's ability to meet the credit needs of its assessment area.

## DESCRIPTION OF ASSESSMENT AREA

The CRA requires each financial institution to define one or more assessment areas within which its supervisory agency will evaluate its CRA performance. MCS Bank designated one assessment area that comprises the entirety of Mifflin County and portions of Huntingdon and Snyder Counties. All three counties are located in central Pennsylvania, and are not in a designated metropolitan statistical area. The following sections discuss economic and demographic information for the assessment area.

### Economic and Demographic Data

The bank's assessment area includes 16 census tracts, in Mifflin (12), Huntingdon (3), and Snyder (1) Counties. The tracts reflect the following income designations according to 2015 American Community Survey (ACS) data:

- 0 low-income,
- 4 moderate-income,
- 12 middle-income,
- 0 upper-income, and
- 0 with no income designation.



Of the bank's six branches, two are located in moderate-income census tracts. One branch in Lewistown, Mifflin County serves three moderate-income census tracts and a second branch in Mount Union, Huntingdon County serves one moderate-income census tract.

The following table illustrates the demographic characteristics of the assessment area.

Demographic Information of the Assessment Area						
Demographic Characteristics	#	Low % of #	Moderate % of #	Middle % of #	Upper % of #	NA* % of #
Geographies (Census Tracts) Population	16	0.0	25.0	75.0	0.0	0.0
by Geography	59,017	0.0	18.2	81.8	0.0	0.0
Housing Units by Geography	27,448	0.0	20.1	79.9	0.0	0.0
Owner-Occupied Units by Geography	16,913	0.0	13.0	87.0	0.0	0.0
Occupied Rental Units by Geography	6,759	0.0	37.6	62.4	0.0	0.0
Vacant Units by Geography	3,776	0.0	20.5	79.5	0.0	0.0
by Geography	3,521	0.0	21.3	78.7	0.0	0.0
Farms by Geography	227	0.0	1.8	98.2	0.0	0.0
Family Distribution by Income Level	15,967	23.6	21.9	22.7	31.8	0.0
Household Distribution by Income Level	23,672	25.8	18.4	20.0	35.9	0.0
Median Family Income	\$56,172	Median Housing Value		\$98,999		
		Median Gross Rent		\$594		
		Families Below Poverty Level		11.4%		
<i>Source 2015 ACS Data; 2021 D&amp;B Data; Due to rounding, totals may not equal 100.0%; (*) The NA category consists of geographies that have not been assigned an income classification.</i>						

Of the 27,448 housing units in the assessment area, 61.6 percent are owner-occupied units, 24.6 percent are rental units, and 13.8 percent are vacant. The Geographic Distribution criterion compares home mortgage loans to the distribution of owner-occupied housing units. As shown in the previous table, 13.0 percent of the total owner-occupied housing units and 37.6 percent of total occupied rental units within the assessment area are located in moderate-income census tracts. This data reflects the opportunities lenders have to originate home mortgage loans within moderate-income geographies.

The Borrower Profile criterion compares the distribution of the bank's home mortgage originations to the distribution of families by income level. The following table illustrates the low-, moderate-, middle-, and upper-income categories within the assessment area for 2021.

Median Family Income Ranges				
Median Family Incomes	Low <50%	Moderate 50% to <80%	Middle 80% to <120%	Upper ≥120%
PA NA Median Family Income (99999)				
2021 (\$65,100)	<\$32,550	\$32,550 to < \$52,080	\$52,080 to < \$78,120	≥\$78,120
<i>Source FFIEC</i>				





According to 2021 D&B data, there were 3,521 non-farm businesses in the assessment area. The gross annual revenues (GARs) of these businesses are as follows:

- 83.8 percent have GARs of \$1.0 million or less,
- 3.8 percent have GARs of more than \$1.0 million, and
- 12.4 percent have unreported GARs.

Service industries represent the largest percent of businesses at 34.7 percent; followed by retail trade at 16.0 percent; non-classifiable establishments at 12.4 percent; and construction at 7.8 percent. Within the assessment area, 67.2 percent of businesses have four or less employees, and 88.7 percent of businesses operate from a single location. According to the Pennsylvania Department of Labor and industry, the major employers within the assessment area are Geisinger- Lewistown Hospital, Mifflin County School District, and Standard Steel, LLC. This information reflects the potential demand for, and the opportunity to, originate small business loans in the assessment area.

The following table details county-, state-, and national-level unemployment data from the Bureau of Labor Statistics. Due to the COVID-19 pandemic, unemployment rates rose substantially in 2020. For 2021, the unemployment rates within the assessment area were better than the Pennsylvania and the national averages.

Unemployment Rates			
Area	2019	2020	2021
	%	%	%
Mifflin County	4.8	8.4	4.0
Huntingdon County	6.0	10.4	5.0
Snyder County	5.6	7.6	3.4
Pennsylvania	4.5	9.1	6.4
National Average	3.7	8.1	5.4

*Source Bureau of Labor Statistics*

### Competition

The assessment area is a moderately competitive market for financial and credit services. According to the FDIC Summary of Deposits as of June 30, 2021, there were only 11 institutions operating 28 branch offices within the bank’s assessment area. Of these institutions, MCS ranked third with a 12.5 percent market share for deposits. Collectively, the top four institutions in the assessment area comprise 64.3 percent of the market.

The analysis of home mortgage loans under the Lending Test does not include aggregate data comparisons, as the bank is not required to, and does not, collect and report the data. The aggregate data, however, reflects the level of demand for residential loans. In 2020, the most recent year of available aggregate data, 153 lenders reported 1,936 residential mortgage loans, originated or purchased, in the assessment area. This data reflects strong competition for a low volume of home mortgage loans within the assessment area.



The analysis of small business loans under the Lending Test does not include aggregate data comparisons, as the bank is not required to, and does not, collect and report the data. The aggregate data, however, reflects the level of demand for small business loans. Aggregate data from 2020 shows 84 institutions reported 2,062 small business loans in the assessment area, indicating that MCS faces a moderate degree of competition for this product.

### **Community Contact(s)**

As part of the evaluation process, examiners contact third parties active within the institution's assessment area to identify credit and community development needs. This information helps determine whether local financial institutions are responsive to these needs and helps show what credit opportunities are available.

Examiners reviewed a recent contact completed in 2022 with a governmental planning agency. The agency has recently focused on coordinating grants and hosting roundtable events for local business to plan and develop needed infrastructure projects to accommodate more business and housing activity. The contact indicated activity picked up in 2021 after being stagnant during the COVID- 19 pandemic, and noted the primary needs of the area include credit for commercial and residential rehabilitation projects along with funding for startup businesses. The contact stated that local institutions are supportive of the efforts in the area.

### **Credit Needs**

Considering information from the community contact, bank management, and demographic and economic data, examiners determined that residential loans, including affordable housing programs, and small business loans represent the primary credit needs in the assessment area.

## **SCOPE OF EVALUATION**

### **General Information**

This evaluation covers the period from the prior evaluation dated March 14, 2016, to the current evaluation dated April 25, 2022. Examiners used the FFIEC Small Institution Examination Procedures to evaluate MCS's CRA performance. These procedures include the CRA Small Bank Lending Test. Please see the appendices for more details on the performance criteria.

This evaluation does not include any lending activity performed by affiliates.

### **Activities Reviewed**

Examiners determined the bank's main product lines are home mortgage and commercial lending. This conclusion considered the bank's business strategy and the number and dollar volume of originations during the evaluation period. As of December 31, 2021, residential real estate loans, by dollar volume, represented 49.7 percent of the portfolio. Business purpose loans, including non- farm non-residential real estate secured loans and commercial loans, represent 39.9 percent of the



portfolio. No other loan types, such as farm or consumer loans, represent a major project line; therefore, they provide no material support for conclusions or ratings, and examiners did not present them in this evaluation. Bank records indicate that the lending focus and product mix remained consistent throughout the evaluation period. Because MCS does not collect or report data, examiners analyzed and presented lending data for 2021, the most recent full calendar year.

Examiners considered all first- and junior-lien 1-4 family real-estate secured loans as reported on Call Report data for analyzing home mortgage activities. For 2021, MCS originated 144 home mortgage loans totaling \$15.8 million. The bank provided data required to analyze the loans by geography and borrower income, which allowed examiners to use the full universe of loans. Examiners review 2015 ACS demographic data for comparison. Examiners do not compare the data to aggregate reported data for non-reporters.

Small business loans include loans with original amounts of \$1.0 million or less secured by non-farm or non-residential real estate or commercial and industrial loans. From bank records, examiners identified a potential universe of 275 small business loans, including 142 loans originated under the SBA PPP program that assisted small businesses during the COVID-19 pandemic. Examiners selected a sample of 59 loans totaling \$4.0 million and gathered information regarding income level of census tracts and GARs. Examiners reviewed D&B demographic data for comparison purposes.

Given the bank's lending focus and volume of loans during the evaluation period, examiners provided equal weight to home mortgage loans and small business loans in arriving at overall conclusions. Although the evaluation presents both the number and dollar volume of loans, examiners emphasized performance based on number of loans because the number of loans is a better indicator of the number of individuals and businesses served.

## CONCLUSIONS ON PERFORMANCE CRITERIA

### LENDING TEST

MCS demonstrated reasonable performance under the Lending Test. Reasonable performance under the LTD Ratio, Assessment Area Concentration, and Geographic Distribution criteria primarily support this conclusion.

#### Loan-to-Deposit Ratio

The bank's net LTD ratio is reasonable given the institution's size, financial condition, and assessment area credit needs. The bank's LTD ratio, calculated from Call Report Data, averaged 90.6 percent over the past 24 calendar quarters from March 31, 2016, to December 31, 2021. The LTD ratio fluctuated during the evaluation period, ranging from a low of 82.5 percentage points as of September 30, 2021, to a high of 101.9 percentage points as of December 31, 2019.

The following table shows comparable institutions selected based on their asset size, geographic location, and lending focus. While examiners did not identify many examples of comparable institutions with similar asset sizes, each of the institutions



included in the table below operate in the bank’s assessment area or other assessment areas that reflect similar market conditions. MCS maintained a ratio similar to or above the comparable institutions.

Loan-to-Deposit (LTD) Ratio Comparison		
Bank	Total Assets as of 12/31/2021 (\$000s)	Average Net LTD Ratio (%)
MCS Bank	180.3	90.6
UNB	174.4	69.5
The Juniata Valley Bank	809.6	74.4
Huntingdon Savings Bank	16.0	93.5
<i>Source Reports of Condition and Income 03/31/2016 – 12/31/2021</i>		

### Assessment Area Concentration

The bank made a majority of home mortgage and small business loans, by number and dollar volume, within its assessment area. The following table shows the assessment area concentration of home mortgage and small business loans by number and dollar volume.

Lending Inside and Outside of the Assessment Area									
Loan Category	Number of Loans				Total #	Dollars Amount of Loans \$(000s)			
	Inside		Outside			Inside		Outside	
	#	%	#	%		\$	%	\$	%
Home Mortgage	125	86.8	19	13.2	144	12,696	80.3	3,105	19.7
Small Business	44	74.6	15	25.4	59	2,571	63.6	1,471	36.4
<i>Source Bank Data</i>									

### Geographic Distribution

The geographic distribution of loans reflects reasonable dispersion throughout the assessment area. The bank’s reasonable performance of home mortgage and small business lending supports this conclusion. Examiners focused on the percentage by number of loans originated in moderate- income census tracts.

#### *Home Mortgage Loans*

The geographic distribution of home mortgage loans reflects reasonable dispersion throughout the assessment area. The following table shows that the bank’s performance in moderate-income census tracts was below the demographic comparative in 2021. Considering the strong competition for home loans in the assessment area, performance is reasonable.



Geographic Distribution of Home Mortgage Loans					
Tract Income Level	% of Owner-Occupied Housing Units	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	13.0	13	10.4	805	6.3
Middle	87.0	112	89.6	11,891	93.7
Upper	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	<b>12,696</b>	<b>100.0</b>

Source 2015 ACS Data; Bank Data

### ***Small Business Loans***

The geographic distribution of small business loans reflects reasonable dispersion throughout the assessment area. As shown in the following table, the percentage of small business loans originated in moderate-income census tracts in 2021 exceeded the percentage of businesses located in those geographies.

Geographic Distribution of Small Business Loans					
Tract Income Level	% of Businesses	#	%	\$(000s)	%
Low	0.0	0	0.0	0	0.0
Moderate	21.3	11	25.0	456	17.7
Middle	78.7	33	75.0	2,115	82.3
Upper	0.0	0	0.0	0	0.0
Not Available	0.0	0	0.0	0	0.0
<b>Total</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>2,571</b>	<b>100.0</b>

Source 2021 D&B Data; Bank Data

### **Borrower Profile**

The distribution of borrowers reflects excellent penetration among individuals of different income levels and businesses of different revenue sizes in the assessment area. Excellent performance in home mortgage and small business lending supports this conclusion.

### ***Home Mortgage Loans***

Home mortgage lending to individuals of different income levels, including low- and moderate- income borrowers, displays excellent penetration. The percentage of loans originated to moderate- income individuals exceeded the demographic comparative in 2021, demonstrating excellent penetration to moderate-income borrowers. The percentage of loans originated to low-income borrowers was below the demographic comparative; however, most low-income families in the assessment area would not likely qualify for a residential mortgage loan under conventional underwriting standards considering the median housing value of \$98,999. Further, 11.4 percent of families in the assessment area are below the poverty level. Considering these factors, as well as the strong competition for home mortgage loans in the assessment area, excellent performance in lending to moderate-income borrowers supports the conclusion.



Distribution of Home Mortgage Loans by Borrower Income Level					
Borrower Income Level	% of Families	#	%	\$(000s)	%
Low	23.6	11	8.8	631	5.0
Moderate	21.9	42	33.6	3,522	27.7
Middle	22.7	22	17.6	2,213	17.4
Upper	31.8	46	36.7	5,955	46.9
Income Not Available	0.0	4	3.2	376	3.0
<b>Total</b>	<b>100.0</b>	<b>125</b>	<b>100.0</b>	<b>12,696</b>	<b>100.0</b>
<i>Source 2015 ACS Data; Bank Data</i>					

### ***Small Business Loans***

The distribution of borrowers reflects, given the demographics of the assessment area, excellent penetration among businesses of different sizes. The following table shows that the bank originated a significant majority of sampled small business loans to businesses with GARs of \$1.0 million or less, exceeding the percentage of businesses in that revenue category. The sample of loans originated also included 20 PPP loans. In total, the bank originated 142 PPP loans for \$3.0 million in 2021. These loans supported COVID-19 pandemic relief efforts for small businesses in and around the assessment area.

Distribution of Small Business Loans by Gross Annual Revenue Category					
Gross Revenue Level	% of Businesses	#	%	\$(000s)	%
≤ \$1,000,000 >	83.8	41	93.2	2,271	88.3
\$1,000,000 Revenue	3.8	2	4.5	200	7.8
Not Available	12.4	1	2.3	100	3.9
<b>Total</b>	<b>100.0</b>	<b>44</b>	<b>100.0</b>	<b>2,571</b>	<b>100.0</b>
<i>Source 2021 D&amp;B Data; Bank Data</i>					

### **Response to Complaints**

MCS did not receive any CRA-related complaints since the previous CRA evaluation; therefore, this criterion did not affect the Lending Test rating.

### **DISCRIMINATORY OR OTHER ILLEGAL CREDIT PRACTICES REVIEW**

The bank's compliance with the laws relating to discrimination and other illegal credit practices was reviewed, including the Fair Housing Act and the Equal Credit Opportunity Act. Examiners did not identify any discriminatory or other illegal credit practices.



## APPENDICES

### SMALL BANK PERFORMANCE CRITERIA

#### Lending Test

The Lending Test evaluates the bank's record of helping to meet the credit needs of its assessment area(s) by considering the following criteria:

1. The bank's loan-to-deposit ratio, adjusted for seasonal variation, and, as appropriate, other lending-related activities, such as loan originations for sale to the secondary markets, community development loans, or qualified investments;
2. The percentage of loans, and as appropriate, other lending-related activities located in the bank's assessment area(s);
3. The geographic distribution of the bank's loans;
4. The bank's record of lending to and, as appropriate, engaging in other lending-related activities for borrowers of different income levels and businesses and farms of different sizes; and
5. The bank's record of taking action, if warranted, in response to written complaints about its performance in helping to meet credit needs in its assessment area(s).



# GLOSSARY

**Aggregate Lending:** The number of loans originated and purchased by all reporting lenders in specified income categories as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**American Community Survey (ACS):** A nationwide United States Census survey that produces demographic, social, housing, and economic estimates in the form of five year estimates based on population thresholds.

**Area Median Income:** The median family income for the MSA, if a person or geography is located in an MSA; or the statewide nonmetropolitan median family income, if a person or geography is located outside an MSA.

**Assessment Area:** A geographic area delineated by the bank under the requirements of the Community Reinvestment Act.

**Census Tract:** A small, relatively permanent statistical subdivision of a county or equivalent entity. The primary purpose of census tracts is to provide a stable set of geographic units for the presentation of statistical data. Census tracts generally have a population size between 1,200 and 8,000 people, with an optimum size of 4,000 people. Census tract boundaries generally follow visible and identifiable features, but they may follow nonvisible legal boundaries in some instances. State and county boundaries always are census tract boundaries.

**Combined Statistical Area (CSA):** A combination of several adjacent metropolitan statistical areas or micropolitan statistical areas or a mix of the two, which are linked by economic ties.

**Consumer Loan(s):** A loan(s) to one or more individuals for household, family, or other personal expenditures. A consumer loan does not include a home mortgage, small business, or small farm loan. This definition includes the following categories: motor vehicle loans, credit card loans, home equity loans, other secured consumer loans, and other unsecured consumer loans.

**Core Based Statistical Area (CBSA):** The county or counties or equivalent entities associated with at least one core (urbanized area or urban cluster) of at least 10,000 population, plus adjacent counties having a high degree of social and economic integration with the core as measured through commuting ties with the counties associated with the core. Metropolitan and Micropolitan Statistical Areas are the two categories of CBSAs.

**Family:** Includes a householder and one or more other persons living in the same household who are related to the householder by birth, marriage, or adoption. The number of family households always equals the number of families; however, a family household may also include non-relatives living with the family. Families are classified by type as either a married-couple family or other family. Other family is further classified into "male householder" (a family with a male householder and no wife present) or "female householder" (a family with a female householder and no husband present).





**FFIEC-Estimated Income Data:** The Federal Financial Institutions Examination Council (FFIEC) issues annual estimates which update median family income from the metropolitan and nonmetropolitan areas. The FFIEC uses American Community Survey data and factors in information from other sources to arrive at an annual estimate that more closely reflects current economic conditions.

**Full-Scope Review:** A full-scope review is accomplished when examiners complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is analyzed considering performance context, quantitative factors (e.g., geographic distribution, borrower profile, and total number and dollar amount of investments), and qualitative factors (e.g., innovativeness, complexity, and responsiveness).

**Geography:** A census tract delineated by the United States Bureau of the Census in the most recent decennial census.

**Home Mortgage Disclosure Act (HMDA):** The statute that requires certain mortgage lenders that do business or have banking offices in a metropolitan statistical area to file annual summary reports of their mortgage lending activity. The reports include such data as the race, gender, and the income of applicants; the amount of loan requested; and the disposition of the application (approved, denied, and withdrawn).

**Home Mortgage Loans:** Includes closed-end mortgage loans or open-end line of credits as defined in the HMDA regulation that are not an excluded transaction per the HMDA regulation.

**Housing Unit:** Includes a house, an apartment, a mobile home, a group of rooms, or a single room that is occupied as separate living quarters.

**Limited-Scope Review:** A limited scope review is accomplished when examiners do not complete all applicable interagency examination procedures for an assessment area. Performance under applicable tests is often analyzed using only quantitative factors (e.g., geographic distribution, borrower profile, total number and dollar amount of investments, and branch distribution).

**Low-Income:** Individual income that is less than 50 percent of the area median income, or a median family income that is less than 50 percent in the case of a geography.

**Market Share:** The number of loans originated and purchased by the institution as a percentage of the aggregate number of loans originated and purchased by all reporting lenders in the metropolitan area/assessment area.

**Median Income:** The median income divides the income distribution into two equal parts, one having incomes above the median and other having incomes below the median.

**Metropolitan Division (MD):** A county/group of counties within a CBSA that contain(s) an urbanized area with a population of at least 2.5 million. A MD is one or more main/secondary counties representing an employment center or centers, plus adjacent counties associated with the main/secondary county or counties through commuting ties.



**Metropolitan Statistical Area (MSA):** CBSA associated with at least one urbanized area having a population of at least 50,000. The MSA comprises the central county or counties or equivalent entities containing the core, plus adjacent outlying counties having a high degree of social and economic integration with the central county or counties as measured through commuting.

**Middle-Income:** Individual income that is at least 80 percent and less than 120 percent of the area median income, or a median family income that is at least 80 and less than 120 percent in the case of a geography.

**Moderate-Income:** Individual income that is at least 50 percent and less than 80 percent of the area median income, or a median family income that is at least 50 and less than 80 percent in the case of a geography.

**Multi-family:** Refers to a residential structure that contains five or more units.

**Nonmetropolitan Area (also known as non-MSA):** All areas outside of metropolitan areas. The definition of nonmetropolitan area is not consistent with the definition of rural areas. Urban and rural classifications cut across the other hierarchies. For example, there is generally urban and rural territory within metropolitan and nonmetropolitan areas.

**Owner-Occupied Units:** Includes units occupied by the owner or co-owner, even if the unit has not been fully paid for or is mortgaged.

**Rated Area:** A rated area is a state or multistate metropolitan area. For an institution with domestic branches in only one state, the institution's CRA rating would be the state rating. If an institution maintains domestic branches in more than one state, the institution will receive a rating for each state in which those branches are located. If an institution maintains domestic branches in two or more states within a multistate metropolitan area, the institution will receive a rating for the multistate metropolitan area.

**Rural Area:** Territories, populations, and housing units that are not classified as urban.

**Small Business Loan:** A loan included in "loans to small businesses" as defined in the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$1 million or less and are either secured by nonfarm nonresidential properties or are classified as commercial and industrial loans.

**Small Farm Loan:** A loan included in "loans to small farms" as defined in the instructions for preparation of the Consolidated Report of Condition and Income (Call Report). These loans have original amounts of \$500,000 or less and are either secured by farmland, including farm residential and other improvements, or are classified as loans to finance agricultural production and other loans to farmers.

**Upper-Income:** Individual income that is 120 percent or more of the area median income, or a median family income that is 120 percent or more in the case of a geography.



**Urban Area:** All territories, populations, and housing units in urbanized areas and in places of 2,500 or more persons outside urbanized areas. More specifically, “urban” consists of territory, persons, and housing units in places of 2,500 or more persons incorporated as cities, villages, boroughs (except in Alaska and New York), and towns (except in the New England states, New York, and Wisconsin).

“Urban” excludes the rural portions of “extended cities”; census designated place of 2,500 or more persons; and other territory, incorporated or unincorporated, including in urbanized areas.





# Assessment Area by Census Tract

## ASSESSMENT AREA

The attached map highlights our assessment area or area which we regard as our basic lending community. The service and assessment area for MCS Bank is contained primarily across:

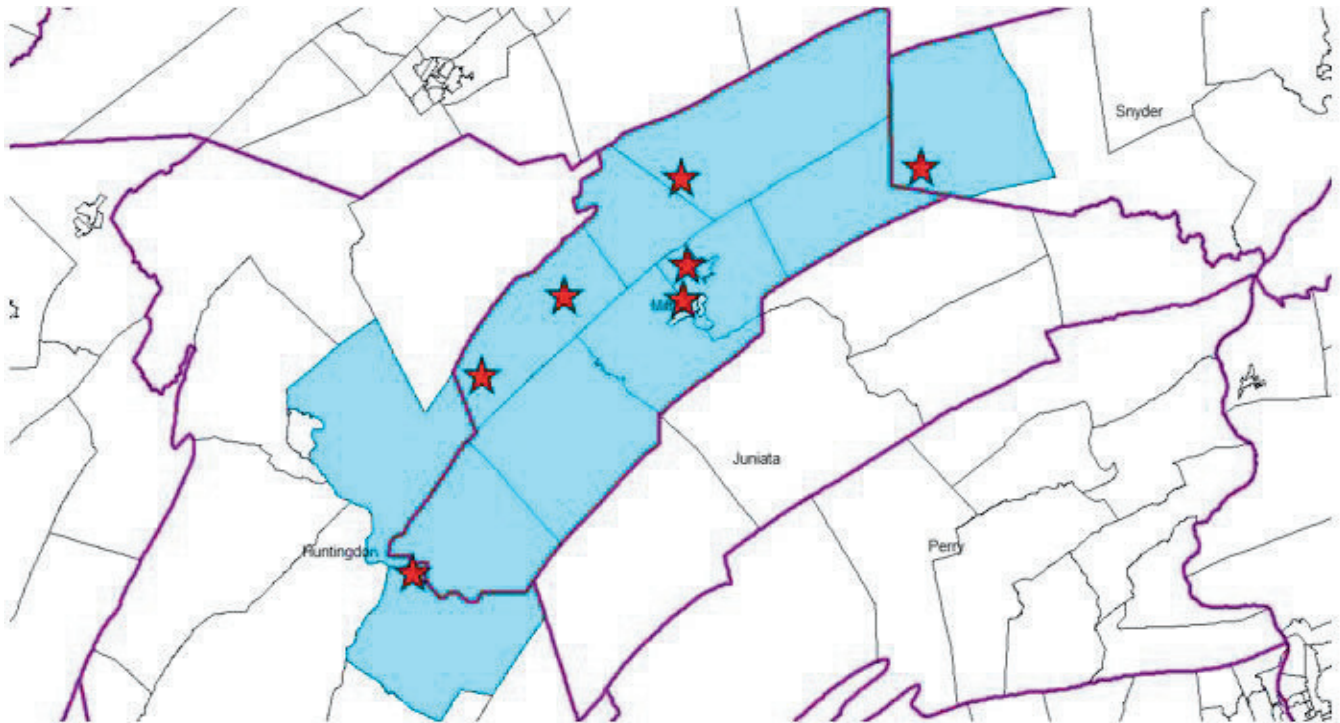
<b>Mifflin County, PA</b>	<b>Snyder County, PA</b>	<b>Huntingdon County, PA</b>
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The neighborhood communities served include:

Lewistown, PA	Burnham, PA	Reedsville, PA	Milroy, PA	McClure, PA
Beaver Springs, PA	Beavertown, PA	Troxelville, PA	Belleville, PA	Allensville, PA
McVeytown, PA	Mount Union, PA	Shirleysburg, PA	Mill Creek, PA	Huntingdon, PA

However, it should not be implied that we will not make loans outside of this area. MCS Bank may make loans outside this area. The delineation of our community merely sets forth the primary area of lending activity for our Bank.

## ASSESSMENT AREA - MAP



2024 FFIEC Census Report - Summary Census Demographic Information

State: 42 - PENNSYLVANIA (PA)

County: 087 - MIFFLIN COUNTY

Tract: All Tracts



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract		2024 Est. MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
					Median Family Income %									
42	087	9601.00	Middle	No	101.49	\$81,400	\$82,613	\$67,308	4018	5.35	215	1266	2035	
42	087	9602.00	Middle	No	90.05	\$81,400	\$73,301	\$59,722	4112	4.23	174	1266	1613	
42	087	9603.00	Middle	No	92.43	\$81,400	\$75,238	\$61,304	5627	2.51	141	1243	1832	
42	087	9604.00	Middle	No	92.64	\$81,400	\$75,409	\$61,438	2847	5.16	147	1098	1796	
42	087	9605.00	Middle	No	101.07	\$81,400	\$82,271	\$67,031	3596	3.00	108	1344	1852	
42	087	9606.00	Middle	No	97.11	\$81,400	\$79,048	\$64,405	5193	6.09	316	1746	2498	
42	087	9607.00	Moderate	No	77.68	\$81,400	\$63,232	\$51,522	2342	13.41	314	404	936	
42	087	9608.00	Moderate	No	71.15	\$81,400	\$57,916	\$47,188	3865	14.80	572	708	1769	
42	087	9609.00	Moderate	No	52.65	\$81,400	\$42,857	\$34,922	2372	8.26	196	613	959	
42	087	9610.00	Middle	No	119.87	\$81,400	\$97,574	\$79,500	1991	6.73	134	549	888	
42	087	9611.01	Middle	No	97.43	\$81,400	\$79,308	\$64,620	3413	4.66	159	1337	1640	
42	087	9611.02	Middle	No	86.52	\$81,400	\$70,427	\$57,379	3799	5.26	200	1311	1650	
42	087	9612.00	Middle	No	81.09	\$81,400	\$66,007	\$53,778	2968	4.18	124	1041	1297	

\*Will automatically be included in the 2025 Distressed or Underserved Tract List



2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 42 - PENNSYLVANIA (PA)  
 County: 061 - HUNTINGDON COUNTY  
 Tract: 9510.00



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
42	061	9510.00	Middle	Yes	85.39	\$81,400	\$69,507	\$56,635	2546	5.26	134	855	1375

2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 42 - PENNSYLVANIA (PA)  
 County: 061 - HUNTINGDON COUNTY  
 Tract: 9509.00



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
42	061	9509.00	Moderate	No	76.28	\$81,400	\$62,092	\$50,592	2308	19.19	443	559	1167

2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 42 - PENNSYLVANIA (PA)  
 County: 061 - HUNTINGDON COUNTY  
 Tract: 9505.00



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
42	061	9505.00	Middle	Yes	107.17	\$81,400	\$87,236	\$71,078	3253	3.44	112	1055	1643

2024 FFIEC Census Report - Summary Census Demographic Information  
 State: 42 - PENNSYLVANIA (PA)  
 County: 109 - SNYDER COUNTY  
 Tract: 0705.00



State Code	County Code	Tract Code	Tract Income Level	Distressed or Underserved Tract	Tract Median Family Income %	2024 FFIEC Est.MSA/MD non-MSA/MD Median Family Income	2024 Est. Tract Median Family Income	2020 Tract Median Family Income	Tract Population	Tract Minority %	Minority Population	Owner Occupied Units	1-to 4-Family Units
42	109	0705.00	Moderate	No	79.91	\$81,400	\$65,047	\$53,000	3650	3.42	125	937	1649

\*Will automatically be included in the 2025 Distressed or Underserved Tract List





## Our Offices

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## Locations & Hours



Location	Hours of Operation		MSA and Census Info
Branch / ATM Address	Lobby Hours	Teller Drive-Thru Hours	
<b>Main Office, Loan Center, &amp; Operations Center</b> 100 Commerce Dr Milroy, PA 17063  <small>Opened July 26, 2021- Combined the Loan Center and Administrative staff at the new facility.</small>	M, T, W, Th: 9:00 am – 4:00 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	M, T, W, Th: 8:30 am – 4:30 pm F: 8:30 am – 6:00 pm Sat: 9:00 am – 12:00 pm	MSA - Non Census: 9601 Middle Income
<b>Lewistown</b> 19 North Brown Street Lewistown, PA 17044  <small>Opened - Incorporated on December 23, 1923</small>	M, T, W, Th: 9:00 am – 4:00 pm F: 9:00 am – 6:00 pm Sat (Walk-up Window Only): 9:00 am – 12:00 pm	M, T, W, Th: 9:00 am – 4:30 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	MSA - Non Census: 9608 Moderate Income
<b>Belleville</b> 4009 East Main Street Belleville, PA 17004  <small>Opened October 6, 1971</small>	M, T, W, Th: 8:30 am – 4:00 pm F: 8:30 am – 6:00 pm Sat: 8:30 am – 12:00 pm	M, T, W, Th: 8:30 am – 4:00 pm F: 8:30 am – 6:00 pm Sat: 8:30 am – 12:00 pm	MSA - Non Census: 9603 Middle Income
<b>Mount Union</b> 23-27 East Shirley Street Mount Union, PA 17066  <small>Relocated December 30, 1996 from 23 W. Shirley St., Mount Union, PA 17006, which was merged by Mifflin County Savings and Loan Association on July 3, 1972 from Mount Union Building &amp; Loan Assoc.</small>	M, T, W, Th: 9:00 am – 4:30 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	M, T, W, Th: 9:00 am – 4:30 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	MSA - Non Census: 9509 Moderate Income
<b>McClure</b> 1 East Specht Street McClure, PA 17841  <small>Opened December 2, 1996</small>	M, T, W, Th: 9:00 am – 4:00 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	M, T, W, Th: 8:30 am – 4:00 pm F: 8:30 am – 6:00 pm Sat: 8:30 am – 12:00 pm	MSA - Non Census: 0705 Middle Income
<b>Burnham</b> 200 N. Logan Blvd Burnham, PA 17009  <small>Opened September 6, 2023</small>	M, T, W, Th: 9:00 am – 4:00 pm F: 9:00 am – 6:00 pm Sat: 9:00 am – 12:00 pm	M, T, W, Th: 8:30 am – 4:30 pm F: 8:30 am – 6:00 pm Sat: 8:30 am – 12:00 pm	MSA - Non Census: 9610 Middle Income
<b>Allensville</b> 108 East Main Street, Suite A Allensville, PA 17002  <small>Opened November 13, 2013</small>	<b>Office Hours - No Drive Thru</b> M, T, W, Th: 8:00 am – 12:30 & 1:30-4:00 pm F: 8:00 am – 12:30 & 1:30-5:00 pm Sat: 8:30 am – 11:30 am Closed Daily: 12:30 pm - 1:30 pm		MSA - Non Census: 9603 Middle Income
<p align="center">* ATM Available at all locations, 24 hours/ 7 days a week.* Messenger Service available for all            Juniata, Huntindgon, Mifflin &amp; Snyder Counties for Deposit Pickups</p>			





# Branch Closures & Branch Openings

<b>Branch Closures and Openings</b>			
<b>Year</b>	<b>Closures</b>	<b>Openings</b>	<b>Location</b>
2018	None	None	
2019	None	None	
2020	None	None	
2021	None	One	<b>Milroy Branch/ Loan Center/ Administration Offices</b> 100 Commerce Drive, Milroy, PA 17063
2022	None	None	
2023	None	One	<b>Burnham Branch</b> 200 N Logan Blvd., Burnham, PA 17009
2024	None	None	





# Loan-to-Deposit Ratios

## Loan-to-Deposit Ratio (Inclusive of MPF)

2022	
March 2022	92.72%
June 2022	95.41%
September 2022	99.98%
December 2022	101.90%

2023	
March 2023	100.21%
June 2023	102.25%
September 2023	100.95%
December 2023	102.09%

2024	
March 2024	100.19%
June 2024	
September 2024	
December 2024	





# Products, Services, & Fees

## Consumer Products & Services

Product	Interest Bearing	Minimum Balance Required	Minimum Balance Fee	Other Info
Basic Checking	NO		NO	
Senior Checking	YES -On balances over \$500	\$0	NO	Free Checks
Index Money Market	YES - On balances over \$10K	\$10,000	YES - Monthly	Tiered Rate based on balance. Limited to 6 withdrawals/month
Kasasa Cash	YES - If qualifications are met	\$0	NO	Qualifications: 10 Debit Card Transactions; 1 ACH debit or Direct Deposit; Estatements
Kasasa Cash Back	NO	\$0	NO	Cash Back on Debit Card Purchases if qualifications are met: 10 Debit Card Transactions; 1 ACH debit or Direct Deposit; Estatements
Kasasa Saver	YES	\$0	NO	Qualifications: 10 Debit Card Transactions; 1 ACH debit or Direct Deposit; Estatements
My First Checking	NO	\$0	NO	\$5 Paper Statement Fee
Statement Savings	YES -On balances over \$50	NO	NO	Limited to 6 withdrawals/month
Smart Saver	YES	\$100	YES - Quarterly	Limited to 1 withdrawal per calendar Quarter. \$10 fee for each withdrawal in excess.
Young Saver	YES	\$0	NO	Limited to 1 withdrawal per calendar quarter. \$10 fee for each withdrawal in excess.
My First Savings	YES	\$0	NO	\$5 Paper Statement Fee
Club Account (Christmas or Vacation)	YES	\$0	NO	\$12 fee for each withdrawal outside of Club Distribution
Certificates of Deposit	YES	\$1,000	NO	Available in terms from 31 days to 10 years. Rate based on term
Individual Retirement Account CD/Savings	YES	\$500/\$0	NO	CDs available in terms from 31 days to 10 years. Rate based on term
Safe Deposit Boxes				Rent based on size of box
Visa Debit Card				Available with checking product
Night Depository				Available at all locations
ATM banking				Available at all locations



## Commercial Products & Services

Product	Interest Bearing	Minimum Balance Required	Minimum Balance Fee	Other Info
Basic Business Checking	NO	\$100	YES - Monthly	
Business Interest Checking	YES -On balances over \$500	\$500	YES - Monthly	
Business Index Money Market	YES - On balances over \$10K	\$10,000	YES - Monthly	Tiered Rate based on balance. Limited to 6 withdrawals/month
Organization Checking	NO	\$0	NO	
Business Statement Savings	YES	\$0	NO	
Certificates of Deposit	YES	\$1,000	NO	Available in terms from 31 days to 10 years. Rate based on term.
Safe Deposit Boxes				Rent based on size of box
Visa Debit Card				Available with checking product
Night Depository				Available at all locations
Merchant Capture				Monthly Fee for Scanner
ATM banking				Available at all locations

Online banking, Mobile banking, Mobile Deposit, Bill Pay and Zelle available at no cost.





# Loan Products

\*MCS Bank limits its lending activities to those types of loans which are permitted by applicable state and federal laws and regulations. In that regard, the Bank shall make or consider making all types of legal loans including, but not limited to the following:

## Commercial Loans

- Real Estate
- Equipment/Inventory
- Unsecured
- Lines-of Credit
- Tax Free (Government)
- Participations

## Mortgage Loans

- Conventional - Loans made by the Bank without government guarantee.
- Private Mortgage Insured Loans (over 80% loan-to-value)
- VA, FHA, and USDA Loans through Quicken/Franklin American Loans
- UCC Secured
- Second Home/Improvement Property

**Consumer Loans** - Defined as a loan to one or more individuals which is either unsecured or secured by consumer goods or real property.

- Home Improvement Loans - Loans made with or without Federal Housing Administration guarantee for the purpose of remodeling or improvement of a home or lot.
- All-Purpose Loans
- Auto Loans
- Loans-On-Savings
- Mobile Home Loans/Repossession of Current
- Line-of-Credit

## Types of Properties:

- Single Family Residential
- Multi-Family dwelling units (up to 4 units)
- Multi-Family dwelling units (over 4 units)
- Farm Property
- Commercial-Business Properties
- Raw Land
- Land Development
- Seasonal Dwellings



**MCS Bank - Service Fee Schedule - Effective 3/1/2024**

**Checking Account Fees**

Minimum Balance Fee	\$9.00
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Consecutive Day NSF Fee*	\$12.00
<small>*In addition to any assessed per-item NSF fees, if your account remains overdrawn for more than 14 consecutive calendar days, a Consecutive Days NSF Fee will be assessed.</small>	
Stop Payment (per check/ACH or series of checks)	\$39.00
Returned deposited item	\$17.00
Copy of cancelled check	\$7.00
Copy of statement	\$7.00
Printout of current statement (per page)	\$1.50
Reconciliation of account (per hour -1/2 hour minimum)	\$22.00
Counter Check	\$0.35
Closing account within 90 days	\$22.00
Overdraft transfer from savings (per day)	\$14.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Telephone Transfer	FREE
Foreign Check Deposit Fee (per item presented)	\$22.00
Check Printing	Varies

**Savings Account Fees**

Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Stop Payment (ACH)	\$39.00
Returned Deposited item	\$17.00
Telephone Transfer	FREE
Closing account within 90 days	\$22.00
Copy of Statement/Paper Statement	\$7.00
Printout of Current Transaction History	\$1.50
Withdrawal or closure of Club prior to scheduled payout	\$12.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Excess Activity fee on Savings or MMA Account (Per Item, Over 6)	\$7.00
Foreign Check Deposit Fee (per item presented)	\$22.00

**Visa Check Card Fees**

Foreign ATM	\$2.00
Replace lost card	\$12.00

**Other Fees and Services**

Money Order	\$4.00
Official Check (customers only)	\$8.00
Check cashing fee (account balance below \$100)	\$12.00
Check cashing fee (non-customer)	\$12.00
Undeliverable Statement/Mail (per month)	\$7.00
Night deposit lock bag (refundable)	\$32.00
Night deposit bag key replacement	\$15.00
Incoming Wire	\$17.00
Outgoing Wire (domestic)	\$27.00
Outgoing Wire (international)	\$35.00
IRA Transfer Fee	\$30.00
Tax Levy/Garnishment	\$50.00
Escheat Fee (Per Account)	\$27.00
Zipper Bag	Small \$5.00      Large \$7.00

**Safe Deposit Box Fees**

3x5 5x5 3x10 5x10 10x10 Late payment fee	\$15.00
Lost key replacement charge	\$20.00
Box drilling	\$25.00
Box surrendered without keys	\$35.00
Inventory fee (per hour, min \$25)	\$70.00
	\$7.00
	greater of actual cost or \$27.00
	greater of actual cost or \$87.00
	greater of actual cost for drilling or \$87.00
	\$27.00

**MCS Bank - Business Account Service Fee Schedule - Effective 3/1/2024**

<b>Checking Account Fees</b>	
Minimum Balance Fee	\$12.00
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Consecutive Day NSF Fee*	\$12.00
Stop Payment (per check/ACH or series of checks)	\$39.00
Returned deposited item	\$17.00
Copy of cancelled check	\$7.00
Copy of statement	\$7.00
Printout of current statement (per page)	\$1.50
Reconciliation of account (per hour -1/2 hour minimum)	\$22.00
Counter Check	\$0.35
Closing account within 90 days	\$22.00
Overdraft transfer from savings (per day)	\$14.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Telephone Transfer	FREE
Foreign Check Deposit Fee (per item presented)	\$22.00
Check Printing	Varies
<b>Savings Account Fees</b>	
Paid Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Returned Item NSF Fee (A non-sufficient funds item may be created by check, in-person withdrawal, ATM withdrawal or other electronic means)	\$39.00
Stop Payment (ACH)	\$39.00
Returned Deposited item	\$17.00
Telephone Transfer	FREE
Closing account within 90 days	\$22.00
Dormant fee (per month after 2 years of inactivity)	\$12.00
Foreign Check Deposit Fee (per item presented)	\$22.00
<b>Visa Check Card Fees</b>	
Foreign ATM	\$2.00
Replace lost card	\$12.00
<b>Other Fees and Services</b>	
Money Order	\$4.00
Official Check (customers only)	\$8.00
Check cashing fee (account balance below \$100)	\$12.00
Check cashing fee (non-customer)	\$12.00
Night deposit lock bag (refundable)	\$32.00
Night deposit bag key replacement	\$15.00
Incoming Wire	\$17.00
Outgoing Wire (domestic)	\$27.00
Outgoing Wire (international)	\$35.00
Tax Levy/Garnishment	\$50.00
Escheat Fee (Per Account)	\$27.00
Zipper Bag	Small \$5.00      Large \$7.00
<b>Safe Deposit Box Fees</b>	
3x5 5x5 3x10 5x10 10x10 Late	\$15.00
payment fee Lost key	\$20.00
replacement charge Box drilling	\$25.00
Box surrendered without keys	\$35.00
Inventory fee (per hour, min \$25)	\$70.00
	\$7.00
	\$27.00
	greater of actual cost or \$87.00
	greater of actual cost for drilling or \$87.00
	\$27.00

\*In addition to any assessed per-item NSF fees, if your account remains overdrawn for more than 14 consecutive calendar days, a Consecutive Days NSF Fee will be assessed



# Public Comments & Our Responses

## Complaints Received & Our Response

2022-	No Complaints Received
2023-	No Complaints Received
2024-	No Complaints Received



## COMMUNITY REINVESTMENT ACT NOTICE

Under the Federal Community Reinvestment Act, (CRA), the Federal Deposit Insurance Corporation (FDIC) evaluates our record of helping to meet the credit needs of this community consistent with safe and sound operations. The FDIC also takes this record into account when deciding on certain applications submitted by us.

Your involvement is encouraged.

You are entitled to certain information about our operations and our performance under the CRA, including, for example, information about our branches, such as their location and services provided at them; the public section of our most recent CRA Performance Evaluation, prepared by the FDIC; and comments received from the public relating to our performance in helping to meet community credit need, as well as our responses to those comments. You may review this information today.

At least 30 days before the beginning of each quarter, the FDIC publishes a nationwide list of the banks that are scheduled for CRA examination in that quarter. This list is available from the Regional Director, FDIC 350 Fifth Avenue Suite 1200, New York, NY 10118. You may send written comments about our performance in helping to meet community credit needs to President, MCS Bank, 100 Commerce Drive, Milroy, PA 17063 and FDIC Regional Director. You may also submit comments electronically through the FDIC's Web site at [www.fdic.gov/regulations/cra](http://www.fdic.gov/regulations/cra). Your letter, together with any response by us, will be considered by the FDIC in evaluating our CRA performance and may be made public.

You may ask to look at any comments received by the FDIC Regional Director. You may also request from the FDIC Regional Director an announcement of our applications covered by the CRA filed with the FDIC. We are not an affiliate of any bank holding company.

# MCS BANK



## COMMUNITY REINVESTMENT ACT NOTICE

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# MCS BANK

