PERSONAL BANKING

WE OFFER A FULL RANGE OF FINANCIAL SERVICES ALONG WITH ONLINE AND MOBILE BANKING CONVENIENCES VISIT OUR WEBSITE FOR MORE DETAILS

Mercer County State Bank is committed to making your banking experience with us a relationship that will be positive and prosperous. We are interested in building life-long relationships with our customers and are here to meet the financial needs of our individual customers.

At Mercer County State Bank, we have a variety of checking account options to fit your lifestyle. Whether your personal finances are simple, complex, or a little of both, we have an account to meet your needs.

Hometown Advantage checking account offers many benefits, including discounts and services that provide financial, security and travel advantages. Get the Hometown Advantage -- our top-of-the-line checking account for people who know good value.

Quality Checking Account is designed for people who need both the benefits of a checking account and who want to earn interest on their account funds. Because of the combined balance minimum, users of this account tend to have moderate account balances.

Home Free Checking Account is for consumers who do not want to worry about minimum balances, fees, and tend to use ATMs in our branch network.

Personal Checking Account allows unlimited check writing. Maintaining the minimum balance will offset the monthly maintenance fee. Student Checking Account (full-time students) as well as Senior Checking Account (Age 62 and older) are available with no monthly fee and no minimum balance requirement.

MCSB MERCER COUNTY STATE BANK

Community Minded… Just Like You

Since 1911

www.mcsbank.bank

Wanting to earn interest yet have the convenience of writing a limited number of checks per month? Then see if the MCSB Hi-Fi Money Market Account will work for you. Earn higher interest rates based on the balance in your account. Limitations apply to the number of transactions per month.

A savings account can be an important part of your financial portfolio. Whether you are saving for a special event or a lifetime, a savings account is a safe and secure way for your money to grow.

Mercer County State Bank has a variety of savings options to match nearly every lifestyle and goal.

The MCSB Statement Savings Account is an easy way to save. Receive a statement at least quarterly showing your transactions for the period.

Always find yourself short on cash around the holidays? Perhaps a Christmas Club Account will help better prepare you for the holiday season -- at least financially anyway.

Planning for your retirement? We offer a variety of choices for your retirement. Select a plan to suit your needs and retirement goals. Our Individual Retirement Accounts include the Roth IRA, Traditional IRA as well as the Coverdell Education Savings Account.

Want to earn a better yield for funds you can set aside for a fixed period? We have a variety of terms available with our Certificates of Deposit. You select the term and rate that best suits your needs and your timetable. This well-established method of investing gives you flexibility in terms yet allows you to capture a higher rate of interest. Penalties for early withdrawal apply.

There are many other services available to our customers helping them meet their personal financial goals. Please see one of our helpful associates for information.

Member **FDIC**