

# Hometown **BANKER**



## CONTINUITY ...

BONDING BANK AND BOROUGH IN HARRISVILLE, PA.

#DifferenceMakers  
**Ray Kaltenbaugh**

Hometown Champions  
**Fleetwood Bank**



# CONTINUITY ...

BONDING BANK AND BOROUGH IN HARRISVILLE, PA.

By Diane Sweeney



**A**t the crossroads of Routes 8 and 58 in the far northwest corner of Butler County is the small town of Harrisville, PA. The current population is approximately 900. The same number as in 1960.

The community of Harrisville, similar to many small towns across Pennsylvania and the country, isn't necessarily looking to grow in population. Rather, in this agriculturally based area of western PA, they focus on continuity. Continuity of support for local businesses, senior and youth programs, and funding for annual traditions.

Businesses like Penn Gold Ice Cream, which has been operating and making ice cream since 1928. Or Henry's Meat Market providing groceries and fresh meats for 61 years. And Willies Smokehouse and Family Traditions Restaurant both of whom have been operating in Harrisville since the 1970s.

Or the bank, located in the center of town since 1903, which had seen its share of name changes, but was still a needed mainstay in the community. Most recently operated by FNB Corporation, this location was the last remaining bank in Harrisville until they closed the doors to the branch in May 2018.

"It was a tremendous letdown," shared Mayor Gary Hughes. "And it happened

quickly. Our local businesses rely on a bank branch being right here in town. Small businesses visit the office to make deposits and get change. Local government works with the bankers on special projects and funding. Having a branch in town is not only convenient – it is a necessary part of the Harrisville community."

When the news of FNB closing hit the street the phone started ringing at Mercer County State Bank.

Headquartered in Sandy Lake, PA, MCSB has 12 branches in four counties. MCSB has been "Community Minded since 1911". They pride themselves on doing a better job of balancing the interests of the community, employees, shareholders, and customers than do bigger, commercial banks.

MCSB calls their locations community offices, not branches. Offices where one can be comfortable to talk about banking needs and entrepreneur dreams, not to only conduct transactions. A place where people listen. MCSB management takes pride in their ability to integrate themselves into the community by getting – and staying - involved in local business, programs, and activities.

"What makes us different," shared Ray Kaltenbaugh, retired President and CEO, "is continuity."



Ray should know – he recently retired after working his entire career - 50 years -for MCSB. He’s seen how personal relationships with a bank can have a huge impact on the local community.

“We don’t have a lot of turnover. We keep the same branch managers. Our board of directors are local people,” said Ray. “We know a lot about the people we serve because we develop relationships with them. They know who we are too. We integrate ourselves into these tight-knit communities.”

MCSB is known for supporting local fairs and community days, 4H programs and youth athletic teams. Their employees are very involved in local Lions Clubs, Rotary, and sit on the school boards of the districts in which they reside.

“We make a commitment to be there,” said Scott Patton, current President & CEO of Mercer County State Bank. “And we make a conscious decision to stay.”

Continuity – one of the values and mainstays of Harrisville, PA.

The board and senior management of MCSB had talked about establishing a branch in Harrisville several times.

“Harrisville is a nice community and a good fit for our bank,” said Ray. “But every time we discussed opening a branch when FNB was there, we decided the town wasn’t large enough for two banks.”

But now there would be none.

MCSB’s board knew it was the time to be the next bank – no - the bank, in Harrisville. Just as they are the bank in other small towns in this part of Pennsylvania.

“What is unique about being the only bank in town is our role in helping the community stay afloat. We will now be the bank to support the people and borough of Harrisville,” Kaltenbaugh said. “And we take that responsibility to heart.”

MCSB could not buy FNB’s branch, so they acquired a piece of property further down on Route 8, right next to the Family Traditions Restaurant and across from Penn Gold Ice Cream. Places Harrisville residents visit often and cherish as part of their town.

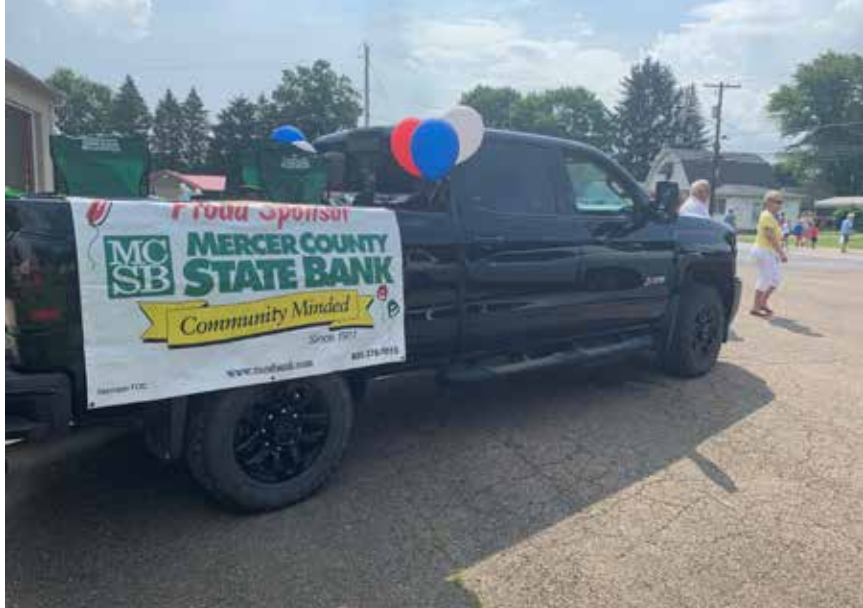
On February 2, 2019, 9 months after the closing of the last remaining bank in Harrisville, the ribbon was cut at the door of the newly committed bank. Representatives from both the county and state were there to cheer them on.

Kevin Boozel, Butler County Commissioner, said “We welcome you with open arms. MCSB will round out the Harrisville community.”

MCSB made their presence and commitment known quickly by making a substantial donation to the largest celebration Harrisville holds each year – their Fourth of July Community Day & Fireworks Celebration.

Mayor Hughes couldn’t be happier.





“MCSB has already received a positive reaction from our local businesses and residents. We know they are here to stay.”

While it is too early to say how much of FNB’s \$38,000,000 in deposits in Harrisville will migrate to MCSB, Shawn Riniti, Branch Manager in Harrisville and Grove City, is confident this branch will be successful. Shawn’s primary focus is on contacting businesses and getting to know residents.

“The community has welcomed us. Gary, the mayor, has been instrumental in helping to build and get started here,” said Riniti. “Now it’s our turn to show them our commitment to Harrisville borough and the surrounding communities.”

Janet Vernam, MCSB Assistant Branch Manager shared, “Our goal is to be hands on. We will help any individual or business to transfer accounts, set up auto payments and direct deposit. We want to make banking with MCSB convenient and easy.

Entrepreneurs are welcome too. “If someone has a good idea and a solid plan – we will always look for a way to say yes,” shares Patton.

Things are looking brighter in Harrisville these days. Mayor Hughes, whose family started Penn Gold Ice Cream and is the current owner, is known for saying “ice cream fixes everything.” But now, having a committed community bank in town seems like a good fix for the borough of Harrisville too! 🌿



DIANE SWEENEY IS A PROFESSIONAL COPYWRITER AND CONTENT STRATEGIST. SHE WRITES WEB CONTENT, CASE STUDIES, EMAILS, AND NEWSLETTER ARTICLES FOR B2B AND B2C. OVERLOOKING BEAVER CREEK FROM HER LOFT OFFICE IN CHESTER COUNTY, SHE ENJOYS CREATING WORKS TO INFORM, PERSUADE, AND ENTERTAIN. HER WORK CAN BE FOUND AT [WWW.DIANEMSWEENEY.COM](http://WWW.DIANEMSWEENEY.COM).





# # DIFFERENCE MAKERS



PENNSYLVANIA'S COMMUNITY BANKS

## Ray Kaltenbaugh

PRESIDENT/CEO, RETIRED - MERCER COUNTY STATE BANK



**PACB:** BEYOND COMMUNITY BANKING, TELL US WHAT YOU ARE INVOLVED WITH IN YOUR COMMUNITY.

- Ray:* Stoneboro Lions Club – Past President
- Sandy Lake Rotary Club – Past President (merged with Stoneboro Lions Club)
- Sandy Lake Wesleyan Church – Board Member
- Oak Hill Cemetery Association – President
- Houghton College Alma Mater – Board Member
- Lakeview School District – Board Member for 12 years (previous)
- Mercer County Career Center (Vo-Tech) – Past President (a couple years)

**PACB:** CAN YOU SHARE WITH US THE REASON YOU ARE SO PASSIONATE ABOUT THE ORGANIZATION(S) WITH WHICH YOU ARE INVOLVED?

*Ray:* For small communities to continue to grow and even survive, you need to have volunteers who are willing to step up and do things to keep the communities vital. And as communities succeed then the local businesses such as community banks succeed. You need to be able to give so that you can receive.



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**PACB: WHAT PROMPTED YOU TO BE A #DIFFERENCEMAKER IN YOUR COMMUNITY?**

*Ray:* My father was a local businessman who was active in the community. The President of the Bank who hired me was also very adamant that I would be involved in local organizations. I grew up with these principles and it was expected of me to be involved and I actually enjoy being involved!

**PACB: WHAT IS THE MOST REWARDING ASPECT OF YOUR INVOLVEMENT WITH YOUR COMMUNITY?**

*Ray:* The community being a nice environment; a small town that has businesses, schools, churches, a good place to raise your kids. There are small towns around that have not survived, so being active and giving back keeps it viable for future generations.

**PACB: YOU OBVIOUSLY HAVE A STRONG DESIRE TO GIVE BACK TO YOUR COMMUNITY, DOES YOUR VOLUNTEER WORK EVER MIX WITH YOUR PROFESSIONAL LIFE?**

*Ray:* They are intertwined! Definitely MCSB has been able to develop relationships because of involvements whether it's loan requests, deposits, sponsorship requests (fairs etc.) ... and there have been many occasions where the bank has allowed employees to also do volunteer work during banking hours and be part of the community.

**PACB: YOU ARE OBVIOUSLY VERY BUSY, WHAT IS YOUR FAVORITE WAY TO UNWIND AT THE END OF THE DAY?**

*Ray:* Outdoor activities such as golfing, fishing, hunting, gardening, and spending time with my children and grandchildren in their activities. Also traveling with my wife.

**CONGRATULATIONS ON YOUR RETIREMENT, RAY!** 🍀

