

The First National Bank of Mifflintown's

THE TELLER

Summer 2011



**The First National Bank
of Mifflintown**

Safe & Secure Since 1864

Website:

www.fnbmifflintown.com

TeleBanc:

TeleBanc: 717.436.2731

Toll-Free: 1.877.FNB.MIFF

Juniata County Offices:

Mifflintown Office
717.436.2144

Tuscarora Valley Office
717.436.8947

Fermanagh Office
717.436.8968

Delaware Office
717.535.5158

East Waterford Office
717.734.2400

Perry County Offices:

West Perry Office
717.789.4500

Ickesburg Office
717.438.3050

New Bloomfield Office
717.582.7599

Loysville Office
717.789.2400

Shermans Dale Office
717.582.7424

Bloomfield Borough Office
717.582.3977

Trust & Investment Services
717.436.2144

For questions, comments, or
recommendations, please e-mail
bleister@fnbmifflintown.com.

LETTER FROM THE PRESIDENT & CEO REPORTS STRONG FINANCIAL RESULTS

While economic uncertainties seem to be persisting, we remain devoted to managing the bank prudently through this environment.

During the first quarter of 2011, we continued to evaluate and update how we meet our customers' needs with an ongoing focus on customer service, while operational and administrative processes were also enhanced for service and efficiency. In addition, bank borrowings of \$4 million were satisfied since March 31, 2010, which helped to reduce interest costs. Accordingly, we are pleased to report these March 31, 2011 results compared to March 31, 2010:

Net income grew 25 %.

Assets expanded \$12,904,000.

Return on equity was 14%.

We continue to appreciate our customer relationships and the efforts of our Directors, Directors Emeriti, Advisory Boards, Officers and Employees in achieving these results.

Your support is greatly appreciated. For additional information concerning our stock or other matters, please feel free to contact us by telephone at 717-436-2144, toll-free at 1-866-950-2144 or online at www.fnbmifflintown.com.

Jody D. Graybill, President & CEO

K. LEE HOPKINS & ROY LEISTER, JR., HONORED FOR YEARS OF SERVICE

K. Lee Hopkins, Senior Vice President/Chief Lending Officer, was recognized for serving 50 or more years in the banking industry at the Pennsylvania Bankers Association (PBA) Annual Meeting held on May 13 at the Boca Raton Resort & Club, Boca Raton, Florida. The 50-Year Club consists of bankers completing 50 or more years of service in Pennsylvania's banking industry and who are regular members of the PBA.

Hopkins has served the banking industry for 51 years of which the past 6 years have been with The First National Bank of Mifflintown. Hopkins is the Senior Vice President/Chief Lending Officer for the Bank. He is responsible for managing the Credit Services Division and meeting the lending needs of customers.

Roy A. Leister, Jr., Community Office Manager of the Delaware Office was recognized for serving 40 or more years in the banking industry at the PBA Group 5 meeting held on April 19, 2011 at the Sheraton Harrisburg-Hershey, Harrisburg. The 40-Year Club consists of bankers completing 40 or more years of service in Pennsylvania's banking industry who are regular members of the PBA.



Leister has served the banking industry for 41 years of which the past 22 years have been with The First National Bank of Mifflintown. Leister is responsible for managing the Delaware Office and meeting the financial service needs of the customers in his market area. President and CEO Jody D. Graybill noted the bank's appreciation of having such experienced staff contributing to the bank's success.

BANKING IN THE SCHOOLS

Each year the Bank sponsors the “All About Banking” Educational Program which provides age appropriate materials to participating local schools. The information provides students with a foundation to which their banking skills may develop.



Students from Mr. Dershem's class at Greenwood High School



Chris Meals pictured with students from Mrs. Sieber's class at Juniata High School

TOP 75 COMMUNITY BANKS

First Community Financial Corp., was recognized among the top 75 community banks in the country by *US Banker* magazine.

President and CEO Jody D. Graybill noted, “We continue to appreciate our customer relationships and the efforts of everyone in our organization that contribute to us making this list for the second year in a row.”

US Banker is the leading business management magazine which tackles all issues relevant to banks and their competitive standing in the financial services marketplace. Every month, top-ranking executives at banks and financial institutions across the country rely on *US Banker* for its extensive coverage and insightful industry commentary. Each year, *US Banker* publishes a list of the top community banks based on a three-year return on average equity and for the second year in a row, First Community Financial Corp. has been included on the list. For a complete listing, visit

<http://cdn.americanbanker.com/media/pdfs/Top200CommunityBanks2011.pdf>



LET US HELP YOU WITH YOUR INVESTMENTS

Inflation. Deflation. Interest rates. Economic growth. Taxes. Currencies. Natural disasters. There sure seems to be an extraordinary number of conflicting factors to take into account in portfolio management these days.

Would you appreciate hearing the opinion of an experienced professional concerning your investments? Arrange this month to meet with one of our officers. Contact Kim Benner, Diane Sykes, Adam Truitt or Brian Hummel at 717-436-2144.

UPCOMING HOLIDAYS

The Bank will be closed for the following Holidays:

- * Monday, September 5, 2011—Labor Day
- * Monday, October 10, 2011—Columbus Day

You can access your account 24-hours a day through *TeleBanc and Online Banking*.

JR. ACHIEVEMENT

As part of the Junior Achievement Program, Sis Beasom (left), Part-time Trust Operations Representative, recently volunteered time to teach Mrs. Fedder's (right) fourth grade class at Lack Tuscarora Elementary School. Junior Achievement's purpose is to inspire and prepare young people to succeed in a global economy. Once a week for five weeks, Sis taught the classes about various topics such as economics, different types of resources, entrepreneurs, etc. The students then put their knowledge to use in opening up their own business.



PROMOTION



The Bank is pleased to announce that Billie Jo Deiter, former Assistant Office Manager of the Ickesburg Office, has been promoted to Community Office Manager of that Office. Billie Jo has been with the Bank since September 1996, and with the Ickesburg Office since September 2005. Dieter is looking forward to continuing to service her customers and assisting them

with their financial needs. Congratulations Billie Jo!

EMPLOYEE MOVES



Left: Laraine Gingrich is now the Assistant Office Manager at the Shermans Dale Office.

Right: Kim Mills is now the Community Office Manager at the New Bloomfield Office.



WATCH FOR DETAILS

Tailgate Day—Friday, October 7

The Bank will be holding its 9th Annual Tailgate Day on Friday, October 7, 2011, as a way of saying “thanks for being our customer!” Staff at each of the offices will be serving hot dogs, sodas, and various snacks throughout the day. In addition, there will be a place to register to win one of two gas grills.

TECH CORNER

You've probably seen these black and white boxes, (aka quick response codes) and are wondering what they are. If you have a smartphone, simply scan the box and it will take you directly to our website. Pretty neat, huh? Now, the next time you see one of these little boxes, you know what to do.

