

2ND ANNUAL COMMUNITY GOLF TOURNAMENT WAS A GREAT SUCCESS

Lost Creek Golf Club was the site for the second annual 'Pick Your Charity' golf scramble. We raised over \$5,500, which was dispersed to the charities below. We'd like to thank everyone for their participation!



Row 1 L-R: Doris Noll, Assistant Office Manager at Bloomfield Borough, presenting a check to Shelley Dreyer-Aurila, Director of Perry County Family Center, and Kim Mills, Manager at New Bloomfield. Roy Leister Jr., Manager at Delaware, pictured with Gary Krabill, Chaplain/Director of the Juniata County Prison Ministries. Chris Meals, Manager at Mifflintown, presents a check to Mary Alyce Nelson, MSN, RN, Director of Lewistown Hospital School of Nursing. Brad Sherman, Manager at West Perry and Loysville, presenting a check to Stacey Nebeck, Director of Join Hands Ministry, Jenn Wright, Assistant to the Director, and Billie Jo Deiter, Manager at Ickesburg. **Row 2 L-R:** Diane Marshall, Juniata County Meals on Wheels Treasurer, pictured with Flo Dressler, Manager at Fermanagh. Audra Hunter, Branch Manager at Bloomfield Borough presents a check to Glenys Dilissio, Executive Director of Perry Human Services and Laraine Gingrich, Assistant Branch Manager at Shermans Dale. Chris Meals, Manager at Mifflintown, pictured with Kathy Queitzsch, Executive Director of the Juniata County Food Pantry, and Cookie Zeiders, Tuscarora and East Waterford Manager.



HOW TO GET AWAY FROM IT ALL...

Who will mind your investments while you see the world?



When you name us as the trustee of your funded living trust, the answer to that question is:

We will. According to the investment policies that you've established for your trust.

Taking advantage of our services is easier than you might suppose. At your request, we'll be happy to meet with you to review the possibilities.

Contact Kim, Diane, Brian or Adam at 717.436.2144

HARRISBURG SYMPHONY CONCERT



The Bank along with the Julia Hoverter Charitable Foundation sponsored its seventh free

concert on July 4, 2011 at East Juniata High School. As always, the show was fantastic! To view additional pictures, check out the Community link on our website.

UPCOMING HOLIDAYS

The Bank will be closed for the following Holidays:

- * Monday, October 10, 2011—Columbus Day
- * Friday, November 11, 2011—Veterans Day
- * Thursday, November 24, 2011—Thanksgiving Day
- * Monday, December 26, 2011—Christmas Day Observed

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



PERRY COUNTY FAIR

Above: Debbie Strickland, Patti McLaughlin, Brad Sherman, Kim Mills, and Brandi Horting at the Perry County Fair Chili Cook Off. Once again, Big Dawg & the Chili Chicks took *First Place* for the People's Choice Award. Congrats!



Right: Laura Brightbill, Chris Meals, Drue Meals, Jason Shuman and Brenda Comp volunteer for the Perry County Dairy Promotion at the Fair.

DOVER TICKET GIVE-AWAY

Brenda Snyder presents Jackie Fowler with tickets to the Dover Nascar race.



ANNUAL POOL DAY

The Bank sponsored its fifth "Pool Day" at Central Juniata Park (Mifflin Pool) on July 30, 2011. Bank employees were on site cooking hot dogs and coordinating games. Thanks to everyone who participated! Flo Dressler and Isaiah Wisehaupt are pictured grilling hot dogs.



ANNUAL FOOD & TOY DRIVES

Food Drive—All offices will be collecting food, toiletries and baby products starting **October 11** through **November 14**. Donations will be given to the Juniata County Food Pantry and the Perry County Food Bank.

Toy Drive—All offices will be collecting new, unwrapped toys starting **November 15** through **December 9**. All donations will be given to the Juniata County Head Start and the Join Hands Ministry in Perry County.



The First National Bank of Mifflintown's

THE TELLER

Fall 2011



The First National Bank of Mifflintown

Safe & Secure Since 1864

Website:

www.fnbmifflintown.com

TeleBanc:

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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

While the economic storm clouds seem to continue to hover, we plan to manage what we can control through this environment, while hoping for more sunny skies ahead. Job uncertainties and more regulations are impacting many consumers and businesses, as well.

Meanwhile, we are pleased to report that the bank was cited in *U.S. Banker* magazine as one of the top 75 community banks in the nation. While continuing to look at expanding our market presence, we began construction on our twelfth branch near Newport, PA. Also, we are pleased to report these results for June 30, 2011 compared to June 30, 2010:

- * Net income grew 28 %;
- * Loans grew \$17,000,000;
- * Assets expanded \$13,579,000;
- * Return on equity was 14%.

The efforts of all members of our team help to make these results possible. Your business is greatly appreciated.

For shareholder services questions or information about available stock, please feel free to contact us at 717-436-2144, extensions 2102 or 2125, or at jskauffman@fnbmifflintown.com or see the Investor Relations page at www.fnbmifflintown.com.

Jody D. Graybill, President & CEO

BANKING IN THE SCHOOL

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.

Roy Leister Jr. pictured with Mrs. Hart's class at East Juniata High School.



MICHELE FRY COMPLETES PBA'S ADVANCED SCHOOL OF BANKING



Michele Fry, Consumer Services Officer of the Delaware Office of The First National Bank of Mifflintown, completed coursework at the 2011 Advanced School of Banking, July 24 to 29, at the Penn Stater Conference Center, State College, PA.

Fry has served the banking industry for 7 years. Her duties throughout the years have included being a Teller, Head Teller, Customer Service Representative and her current position of Consumer Services Officer. She currently provides a broad range of consumer services to customers and assists in the processing of consumer and residential loans at the Delaware Office.

Our Newport area office site is



Stay tuned for details.



2011 Donations for Ambulance Associations, E.M.S., and Fire Companies

Beale Township Fire Company



Shawn Stidfole, 1st Assistant Chief; Cookie Zeiders, Tuscarora Valley and East Waterford Office Manager; and Jim Hunter, Trustee

Central Juniata E.M.S.



Joseph Long, Assistant Chief; Flo Dressler, Fermanagh Office Manager; and Dave Young, Chief

Delaware Township Fire Company



Steve Roush, Chief; Andy Spade, President; Roy Leister Jr., Delaware Office Manager; Dick Devlin, Trustee; and Chris Roush, President, Fireman's Relief

East Waterford Fire Company



Larry Shoop, Director; and Brenda Snyder, Customer Service Rep/Head Teller at East Waterford

Richfield Ambulance League



John Mingle, President; Tonya Shirk, Secretary; Tina Shirk, Treasurer; and Wanda Smith, Teller at Delaware

Richfield Fire Company



Mike Shirk, Secretary; Mark Hoffman, Treasurer; Andy Baker, President; and Wanda Smith, Teller at Delaware

Friendship Fire Company (Port Royal)



Cody Benson, Jr. Fireman; Davin Hart, Jr. Fireman; Cookie Zeiders, Tuscarora Valley and East Waterford Office Manager; and Duane Hart, Chief

Ickesburg Ambulance Association



Shane Wolf, President; and Billie Jo Deiter, Ickesburg Office Manager

Millerstown Ambulance Association



Rich Fegley, Association Representative; and Audra Hunter, Bloomfield Borough Office Manager

Lack Tuscarora E.M.S.



Arthur Grove, Treasurer; and Brenda Snyder, Customer Service Rep/Head Teller at East Waterford

Landisburg Ambulance Association



Brad Sherman, West Perry and Loysville Office Manager; and Glenn Keller, Treasurer

Landisburg Fire Company



Brad Sherman, West Perry and Loysville Office Manager; and Larry Myers, Engineer

Mifflin Fire Company



James Frampton, President; and Chris Meals, Mifflintown Office Manager

Mifflintown Hose Company



Keith Leonhard, President; and Chris Meals, Mifflintown Office Manager

New Bloomfield Ambulance Association



David McCluskey, Board of Directors; and Genna Eppley, Consumer Services Officer at Bloomfield Borough

New Bloomfield Fire Company



Kim Mills, New Bloomfield Office Manager; and Mitch Robb, Chief

Newport Ambulance Association



Audra Hunter, Bloomfield Borough Office Manager; and Stephanie Page, Vice President

Newport Fire Company



Audra Hunter, Bloomfield Borough Office Manager; and Rich Brunner, President

Port Royal E.M.S.



Shirley Hostler, Office Manager; Cookie Zeiders, Tuscarora Valley and East Waterford Office Manager; and Darren King, Paramedic

Shermans Dale Ambulance League



Laraine Gingrich, Shermans Dale Assistant Office Manager; Kelly Bussom, EMT; and Patti Reisser, EMT

Shermans Dale Fire Company



Marlin Bentzel, Assistant Treasurer; and Laraine Gingrich, Shermans Dale Assistant Office Manager

Thompsontown Ambulance League



Clyde Kauffman, Vice President; Darlene Peachey, Assistant Secretary; Charlie Walton, President; and Roy Leister Jr., Delaware Office Manager

Thompsontown Fire Company



Connie Eaton, Treasurer; Michele Fry, Consumer Services Officer at Delaware; Jeremy Dunn, President; and Joe Weyrich IV, Chief

Fayette Fire Company



Dale Folk, Assistant Chief; Glenn Kerstetter, President; Roy Leister Jr., Delaware Office Manager; Michele Varner, Treasurer; and Timothy Waite, Chief

Ickesburg Fire Company



Shane Wolf, Assistant Chief; and Billie Jo Deiter, Ickesburg Office Manager

Millerstown Fire Company



Rich Fegley, First Assistant Chief; and Audra Hunter, Bloomfield Borough Office Manager

Fayette E.M.S.



Connie Kerstetter, Secretary; James King, President; Roy Leister Jr., Delaware Office Manager; and Glenn Kerstetter, Chief

Supporting the local men and women who keep us safe.

As a continued way of saying "thank you", for the sixth year in a row, the Bank made a donation to each organization as a token of appreciation for the dedication shown by all local Fire Companies, Ambulance Associations, and E.M.S.