

The First National Bank of Mifflintown's

THE TELLER

Winter 2011-2012



**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

During these times of national and global financial turmoil, community banks continue to support many local areas and organizations, enabling families to buy or remodel homes, while building financial security. We use local dollars to fund local loans, while making lending decisions here. According to the Independent Community Bankers of America, their members hold more than \$1 trillion in assets, \$900 billion in deposits and \$700 billion in consumer, small business and agricultural loans, while employing many local people.

In addition to reporting that construction of our twelfth branch near Newport, PA, continues to progress, we are pleased to report the following results for September 30, 2011 (as compared to September 30, 2010):

- ◆ Net income grew 21%.
- ◆ Loans grew \$14,000,000.
- ◆ Dividends increased 11%.
- ◆ Return on average equity was 14%.

The strength of community banking derives from the commitment of its employees, and strong results are a reflection of that commitment. 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

BANK HOLDS FOOD AND GIFT DRIVES



Patty Turner, Teller at the New Bloomfield Office with Harry Overholtzer of the Food Bank.

In our continual effort to help the members of the community in which we live and serve, the Bank held its annual food and gift drives. Each office collected food and other items from October through November to benefit the Juniata County Food Pantry and the Perry County Food Bank.

The Bank collected gifts and other items in coordination with the Juniata County Head Start and the Join Hands organization in Perry County.



Kathy Queitzsch, Executive Director at the Food Pantry with Roy Leister, Manager at the Delaware Office.

It is never too late to donate personally! If interested in donating, you can directly contact the Juniata County Food Pantry at 717-436-9718; Perry County Food Bank at 717-582-5111; Head Start at 717-436-2405; and Join Hands at 717-582-7844. Thank you for your donations!



COMING SOON

to 75 Red Hill Road, Newport



TAILGATE DAY GRILL WINNERS

The Bank held its 9th Annual Tailgate Day on Friday, October 7 as a way to express our thanks to our customers! Staff at each of the offices served hot dogs, soda and various other snacks throughout the day. In addition, the Bank gave away two gas grills, one in Juniata County and one in Perry County.



Brenda Snyder, Head Teller at East Waterford with Marshall Jessee Jr.



Gerald Martin with Billie Jo Deiter, Manager at Ickesburg Office.

GIFT CARD WINNER



Laura Brightbill (l), Consumer Services Officer at the West Perry Office is shown giving a \$50 gift card to Christine Brennan. She was the recipient of a gift card for participating in an email survey that was sent out to our customers in

November. If you are not currently receiving emails from the bank and would like to, please email bleister@fnbmifflintown.com and you will be added to the list. We appreciate your feedback!

PROTECT YOURSELF FROM IDENTITY THEFT

Americans become victims of identity theft each year, as crooks steal names, Social Security or credit card numbers and use them to commit fraud or other crimes. It is amazing to many Americans to learn how easy it is to obtain the needed information without even breaking into a house. The Internet is an appealing place for criminals to obtain identifying data, such as passwords or even banking information. Many people respond to spam, unsolicited email promising some benefit but asking for identifying data. To avoid becoming a victim, the Justice Department asks consumers to be stingy with personal information.—Taken from *PACB's Monthly Consumer Tips*

This information is provided with the understanding that the association is not engaged in rendering specific legal, accounting or other professional services. If specific expert assistance is required, the services of a competent, professional person should be sought.

DONATION TO ECONOMICS PENNSYLVANIA



The First National Bank of Mifflintown is supporting the Juniata Mennonite School, Juniata County School District, Greenwood School District and Newport School District with sponsorship of an educational program called the Stock Market Game. Adam Truitt and Diane Sykes present a check to Carolyn Shirk, Vice President of Economics Pennsylvania. The Stock Market Game is an award-winning educational program from Economics Pennsylvania, the largest not-for-profit K-12 economic and financial literacy organization in Pennsylvania. More information can be found at www.economicspa.org

EXPANSION INTO MIFFLIN COUNTY



The Bank is pleased to announce the opening of a Loan Production and Trust and Investment Services Office in the borough of Lewistown, PA. Stop by our new location at 8 North Dorcas St, Monday

through Friday, 9:00 a.m. to 4:00 p.m. or give us a call at 717-248-4583. Shown in the picture are Front row: Diane Sykes, Trust Officer; Sherry Lipka, Trust Office Assistant; Second row: Adam Truitt, Trust Officer, Angela Shuey, Trust Operations Specialist; Kimberly Benner, Vice President; and Chris Meals, Assistant Vice President and Lender.

COULD WE OUTLIVE OUR RETIREMENT MONEY?

In this era of low interest rates and volatile stock prices, we are hearing this worry more and more often. When one's expectations about portfolio returns, taxes and inflation are not met, a financial plan may become vulnerable. Our Trust and Investment professionals can help you manage your retirement income. Give us a call at 717-436-2144 to learn more.

COMMUNITY INVOLVEMENT

Once again the Bank participated in the United Way Day of Caring which was held on September 21. This year the team painted at the Juniata Agape Ministries (JAM) House.



The Bank once again sponsored and judged the "Almost Anything Goes" competition that was held at Old Home Foliage Days this year. To see additional photos from the event, visit our website and click on the link on the left side of the home page that says "Community".



UPCOMING HOLIDAYS

The Bank will be closed for the following Holidays:

- * Monday, January 2, 2012—New Year's Day Observed
- * Monday, January 16, 2012—Martin Luther King Jr. Day
- * Monday, February 20, 2012—President's Day

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

UPCOMING EVENTS

Agricultural Outlook Meeting—Wednesday, February 22
The Bank along with the Penn State Extension Office in Juniata and Perry Counties will be holding their 15th Annual Agricultural Outlook Meeting on Wednesday, February 22 at the Perry Valley Grange. Seating is limited. If you know someone who is interested, please have them call Bobbi Leister at 436-2144 extension 2124 by February 13 for reservations.