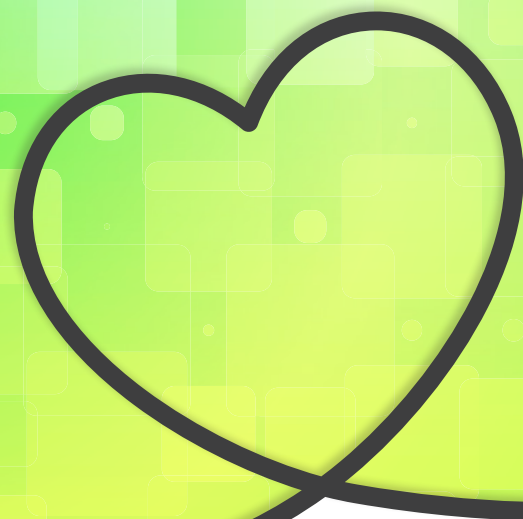




2022 ANNUAL MEETING

MCFEDERALCREDITUNION



ADVANCING THE
Financial Health and Well-Being
OF OUR MEMBERS AND THE
COMMUNITIES WE SERVE



MC FEDERAL CREDIT UNION

CHARTER 24929 ~ APRIL 6TH, 2022

Agenda

This meeting was held virtually.

Instructions & Introduction	Ashley Pyle, Marketing Specialist
Welcome	Brian Ulmer, Vice Chairperson
Call to Order	Doug Bastian, Chairperson
Consent Agenda	
Minutes	Addendum
Treasurer's Report	Program Booklet
Supervisory Committee's Report	Program Booklet
Service Awards	Matthew Hoeger, Secretary/Treasurer
Chairman's Report	Doug Bastian, Chairperson
Installation of Officers	Brian Ulmer, Vice Chairperson
President's Report	Jim Barbarich, President/CEO
Adjournment	Doug Bastian, Chairperson

Meet the Executive Team



Jim Barbarich
President & Chief
Executive Officer



Elba Arenas
Chief Member
Experience Officer



Brian Wiktor
Chief Lending
Officer



Jean Miller
Chief Financial
Officer

Supporting Our Communities

Parking Lot Party

On Saturday, April 24, 2021, MC Federal held a Parking Lot Party at the Mount Carmel branch. The Party featured the Wilburton Fire Company's region-famous potato cakes and delicious food from When Pigs Fly Food Truck. The MC Federal team sold Lottery Calendars, 50/50 Raffle Tickets, and showcased their baking skills with a bake sale.

This event was held in conjunction with the MC Federal Charity Golf Tournament, which was cancelled due to the pandemic for the past 2 years. Over \$700 was raised in support of The American Legion Post #40 Veterans Emergency Relief Fund and ThinkBIG. Thank you again to the volunteers and their families who made this event a success.



Summer Festival

On Saturday, August 7, 2021 MC Federal Credit Union hosted our first Summer Festival at our Lewisburg Branch. We had over 15 food, craft, and direct sales vendors set up across the parking lot. The goal of this event was twofold.

First, we aimed to raise funds and awareness for Getting Ahead Foundation, one of our financial literacy partners. Second, we wanted to showcase local small businesses and entrepreneurs who have been hit hard by the pandemic.

With the support of our vendors who participated in the event, team members of MC Federal Credit Union and their families, and members of our community who came out to shop, we were able to raise \$1,350 to benefit Getting Ahead Foundation.

Supporting Our Healthcare Heroes

It's a well-known fact that individuals working in the healthcare field have been facing astronomical challenges as they lead the battle against the COVID-19 Pandemic. It is with gratitude and pride that we chose to support our local healthcare heroes at Evangelical Community Hospital by holding multiple fundraising events in the 4th Quarter of 2021.

The kickoff event, "Paint the Branch Blue", included sales of t-shirts and Awareness Ribbons. Team members participated in a "Tape 'Em Up" fundraiser, where Jim Barbarich, President & CEO, and Brian Wiktor, CLO, were taped to chairs in the name of charity. Our final fundraisers included a photo contest for the creation of a photo calendar, chocolate bar sales, dress down days, and a Lottery Calendar.

This project was spearheaded by Elba Arenas, CMEO, Annette Welch, Regional Relationship Manager, Natalie Waltz, Administrative Assistant, and Ashley Pyle, Marketing Specialist. These fundraisers inspired tremendous support from members of our team and the communities we serve.



People Helping People





2021 COMMUNITY GIVING

The American Legion Post #40
Veterans Emergency Relief Fund

Atlas Fire Co Firefighters Equipment Fund

Bloomsburg Theatre Ensemble

Columbia Montour Chamber

Community Giving Foundation

CSIU LPN Scholarship

Danville Area Halloween Parade

Danville Business Alliance

Danville Police Officers Association

EOS Therapeutic Riding Center

Evangelical Hospital EEE Campaign

Evangelical Hospital Golf Classic

Financial Literacy Classes

Getting Ahead Foundation

Knights Of Columbus

MCA Girls Basketball Boosters

Mount Carmel Santa In The Park

The Salvation Army

Service First FCU Golf Tournament

ThinkBIG

Toys For Tots

Wilburton Hose Co #1



Chairman's Report

Welcome to the 68th annual meeting of MC Federal Credit Union! I am Doug Bastian and I currently have the honor to serve as Chairman of the Board of Directors. I previously served in this capacity many years ago and I enjoyed returning to this role in 2021. Much has changed since that time, but the key focus on our members has not. It has only heightened as we have expanded our service footprint and product/services offerings.

The Board has a fiduciary responsibility and ensures there are policies and procedures in place to protect the assets of the credit union while concurrently focusing to ensure the credit union's long-term viability through strategic planning. My report to the membership can be summed up in a simple statement. MC Federal Credit Union is strong and delivered results in 2021 that outperformed our peers and were consistent with the prior year.

Our Metrics for Success (page 7) provides a perspective of our performance compared to our peer Credit Unions. The strength of our performance is evident when we examine several key metrics. Our share growth was strong as we outperformed peers by 47%. Loan growth rebounded and outperformed peers by 140%. Average dividends paid were 40% higher than our peers. Our 0.76% Return on Assets was 10% higher than peers as driven by strong cost control and a higher yield on earning assets. Our net income of \$1.5 million (as reflected on the financial statements) contributed to our net worth growth.

In a normal year, these results would stand out, but 2021 was hardly a normal year. We continued to experience the impact of the pandemic operationally and financially. The Federal Reserve continued its zero-interest policy, a sustained headwind to our interest income. We repositioned our Balance Sheet to capitalize when the Federal Reserve increases rates. Inflation and labor shortages were also an obstacle in 2021. We utilized strong cost management tools to offset the income shortfalls. We saw a recovery in loan volumes. Those actions all translated into a strong financial year.

We refocused our Mission Statement to "Advance the Financial Health and Well-Being of our Members and the Communities we Serve." This pivot is a shift from having the best products and services to the results side of the equation, your financial health. We will continue to provide great products and services, but we will look to your growth as the metric for success. Please take advantage of the baseline checkups we are offering to assist you with your financial plan. Benjamin Franklin captured it best when he said, "To fail to plan is to plan to fail." We want to partner with you to Educate, Enlighten, and Celebrate your financial health and well-being.

I want to thank the members of the Board and the Senior Management Team for their focus on Charter Conversion last July, the MC Team for efficiently and effectively completing the conversion tasks, and the members for your support. This action will allow us to expand our outreach and mission into the underserved areas of our service footprint.

Our advocacy focuses continued highlighting the credit union difference and our credit union tax exempt status. Americans received \$228 Billion in benefits from their credit unions in lower interest rates on loans, higher dividend rates on savings, and low or no fees for services in exchange for the \$2 Billion tax exemption. Remember, we are the competition that keep the bankers in check. We support the Safe Act as it protects communities by legally allowing financial institutions to conduct business with Marijuana Related Businesses. Modernization of the regulatory environment allows the playing field to be level and supports our mission.

As I close my report, I want to thank the Board of Directors, the Senior Management Team, the entire MC FCU Employee Staff who deliver great service every day, and you, our valued members. I look forward to a strong 2022 and seeing you in person at our 69th annual meeting.

Doug Bastian

Doug Bastian
Board Chair

Treasurer's Report

Matthew Hoeger – Secretary/Treasurer

The year started as the old year ended with COVID-19 still a central focus. Due to the lockdowns, the supply chain was disrupted and another stimulus package for \$1.9 trillion passed both of which fueled inflation. Officials were not concerned and held that price increases were transitory. Throughout the year, Americans continued receiving COVID-19 vaccinations and the country finally started to return to normalcy with some restrictions until November when a new variant emerged. The vaccines were not as effective against Omicron and we saw the return of previously dropped restrictions. By year end, the unemployment rate ended at 3.9% down from the prior year of 6.7%. Inflation in December 2021 was 7% compared to 1.4% in December 2020. The price of crude oil which affects the price of gas at the pump ended the year at \$75.21 per barrel, a 55% increase over 2020 and has surpassed \$100 a barrel in 2022. Fed officials signaled they were ready to raise rates and with inflation running the highest in almost 40 years and no longer considered transitory, they forecasted three rate hikes in 2022 and another three in 2023. The forecast for 2022 has already changed due to the geopolitical event occurring in the Ukraine which is driving the price of oil higher. Federal officials initially hinted at a 50 bps rise in interest rates before the Ukraine incursion but now are inclined toward a 25 bps increase. Forecasters expect additional rate hikes later this year, but the number and magnitude of the hikes is uncertain.

As was the case everywhere MC was not unaffected by COVID-19, but we were able to continue serving our members with minimal interruption. We saw another year of growth with assets increasing 15% to \$210 million. Additional stimulus plus members moving their savings to the safety of the credit union was a factor in this growth. Capital grew by \$1.5 million ending the year with a capital ratio of 8.24% which decreased due to the asset growth. We continue paying strong dividends as compared to our peers. Our Return on Assets was 0.76% which improved over our 2020 results. Our interest rate risk, which is a key metric, remains low as presented in our Asset Liability Management analysis. Loan volume has improved from pandemic levels with increases in First Mortgage and Business loans. We purchased outside loan participations to supplement our loan portfolio and enhance earnings. We continue to focus on promoting our wide selection of loan offerings at great rates to our members and potential members. The Balance Sheet and Income Statement are presented on pages 6 and 7.

Supervisory Committee's Report

Mark Reif - Committee Chair along with Committee Members Michael Smith & Rose Williams

2021 was a robust year for audits to ensure that all segments of our business have adequate protection to manage risk, prevent cyber-attacks against your data, and ensure the financial information presented to the membership is stated correctly according to Generally Accepted Accounting Principles. Whistle Blower Policies are in effect with employee training completed annually to strengthen our internal defense.

RKL was contracted to conduct our Financial Statements Audit, IT Controls Audit, and several procedural internal audits throughout the year. Digital Defense conducted intrusion, vulnerability and penetration testing of our IT systems. Our Compliance Officer, Shawn Merritt, conducted compliance reviews and cash counts to strengthen our focus.

RKL is conducting the financial statements audit and the results will be reported as soon as the audit is complete. As of this date there are no adjustments identified.

The IT related audits yielded performance reports that confirmed our processes and third-party vendors supporting this segment of our business are adequate for the size and complexity of our business.

There were no material findings in our cash counts and internally executed audits. There were no whistle blower complaints filed.

This report documents the cooperation of the board, employees and members in the audit process, for which we appreciate their assistance.

Balance Sheet & Income Statement

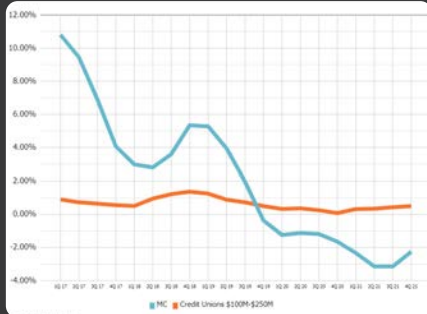
YEAR ENDING DECEMBER 31ST, 2021

ASSETS		
	2021	2020
Cash and Cash Equivalents	2,144,655	1,922,324
Investments	80,642,619	66,598,804
Loans to Members	120,919,897	107,937,856
Assets in Process of Liquidation	327,374	344,258
Accrued Interest Receivable	173,961	405,677
Property and Equipment	3,497,243	3,810,560
Other Assets	2,790,398	2,128,413
TOTAL ASSETS	\$ 210,496,148	\$ 183,147,893
LIABILITIES AND MEMBERS' EQUITY		
Liabilities		
Members' shares	\$ 191,239,453	\$ 164,990,454
Accounts Payable and accrued expenses	1,999,065	1,735,174
Accrued interest and dividends payable	-	-
Total Liabilities	193,238,518	166,725,628
Members' Equity		
Regular reserve	1,114,195	1,114,195
Retained earnings	16,230,217	14,731,162
Accumulated other comprehensive income	(86,782)	576,907
Total Members' Equity	17,257,630	16,422,265
TOTAL LIABILITIES AND MEMBERS' EQUITY	\$ 210,496,148	\$ 183,147,893

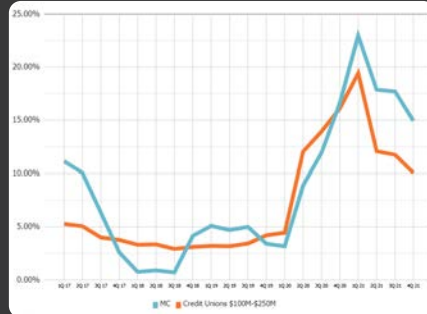
	2021	2020
Interest Income		
Members' loans	\$ 5,466,055	\$ 5,393,578
Investments	499,749	602,613
Total Interest Income	5,965,804	5,996,191
Interest Expense		
Members' dividends	821,206	864,672
Other interest expense	12	-
Total Interest Expense	821,218	864,672
Net Interest Income Before Provision for Loan Losses	5,144,586	5,131,519
Provision for Loan Losses	192,897	257,946
Net Interest Income After Provision for Loan Losses	4,951,689	4,873,572
Non-Interest Income	1,786,472	1,481,487
Impairment of corporate member capital account	-	-
Total Non-Interest Income	1,786,472	1,481,487
Total Non-Interest Expense	5,335,307	5,128,053
Net Income From Operations	1,402,854	1,227,006
Other Gain (Loss)	(4,370)	(384)
Corporate Stabilization Expense	100,570	-
NET INCOME	1,499,054	1,226,622

Metrics for Success

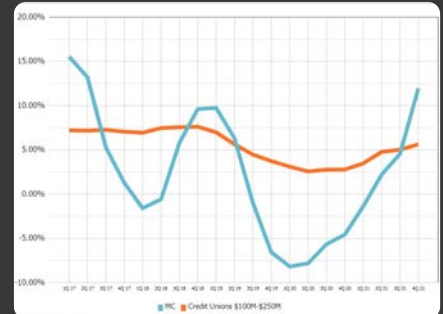
MEMBER GROWTH



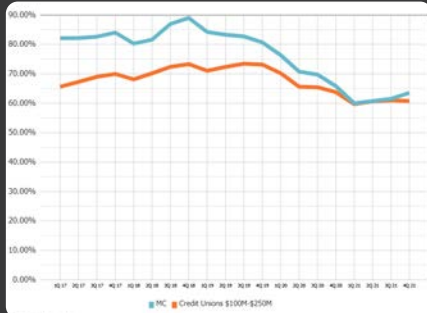
ASSET GROWTH



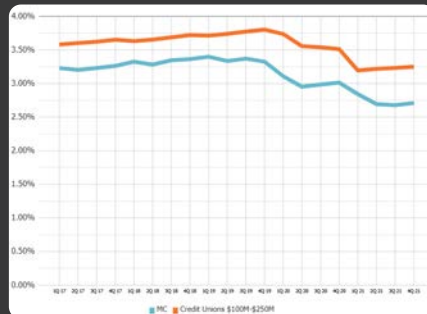
LOAN GROWTH



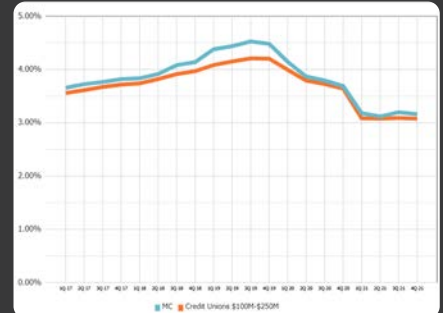
LOANS TO SHARES



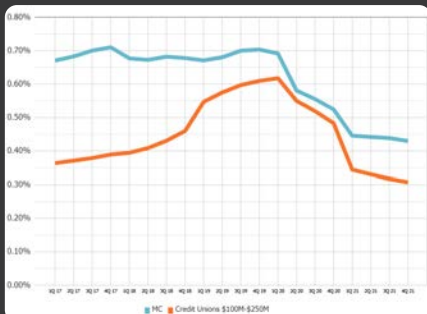
OPERATING EXPENSE TO AVERAGE ASSETS



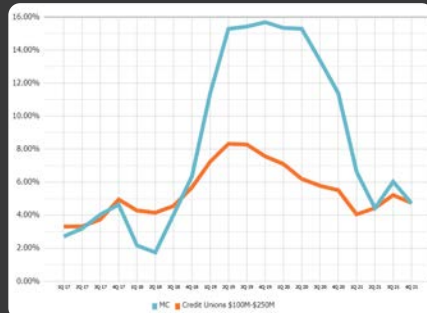
YIELD ON EARNING ASSETS



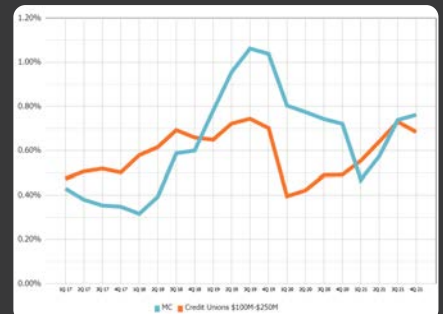
AVERAGE DIVIDENDS PAID



CAPITAL GROWTH



ROA AFTER NCUSIF EXPENSE



President's Report

It all began in October 1954 when a visionary group from Merck wanted to ensure employees would have a place they could go to help advance their financial health and well-being. Little did they know their actions would be the start of a financial services provider that would expand their mission by serving five counties. We lost the last of our original chartering members with the passing of John Pope last year. If not for the actions of that founding group, I would not have the privilege to address you as President and Chief Executive Officer for our 68th annual meeting.

2021 remained challenging with the landscape changing and the pandemic dominating the headlines. Our daily routine included receiving the new case and death counts each morning. The science was clear and the mutations evolved with Delta and then Omicron, but the end was in view as we moved towards the endemic phase of this virus. The mask and hand washing were the primary defense assisted by physical distancing. For many members, the financial stress of the past two years was crippling and we were there to stand with them and develop plans to get them through. We also positioned our Balance Sheet to emerge strong to align with the financial landscape forecast and higher rates. My report speaks to a strong financial year where we outperformed our peers with consistent asset growth, earnings, and a Balance Sheet that will maximize the opportunities when the rate changes the Federal Reserve has forecasted occur.

Through this pandemic our mission gained laser focus. Supporting this focus was the unsettling fact that two out of three Americans cannot sustain a \$400 emergency expenditure. Their financial plan is short term in focus; to be able to survive financially until the next paycheck comes. Based on this fact and the impact we have witnessed throughout the pandemic, we have pivoted and refocused our mission statement: "To advance the financial health and well-being of our members and the communities we serve." This pivot leaves behind the focus on products that serve members to "The Member." We will continue to develop products as the landscape changes to deliver efficient and focused solutions for all of you. The difference is best explained in three simple and powerful words; **Educate**, **Enlighten**, and **Celebrate**.

We will **Educate** our members to help prepare them to achieve their financial success plan. Members cover a vast spectrum from financially illiterate to mastery. Our mission is to educate members about the tools available to accomplish their plan. This journey will start with a financial wellness baseline assessment. From there a plan is developed that aligns with their goals and focuses on advancing financial health and well-being.

Enlighten is the next step of our commitment to our members. We will support your plan by matching opportunities with products and services we provide as solutions to achieve success. In this segment we may offer a consolidation loan to combine high interest rate loans to a lower interest level and more affordable payment plan or a balance transfer of credit card debt. In the end the focus is simple, a positive improvement in your financial health.

Celebrate is a critical part of our approach. This is critical because it builds self-confidence, reduces stress, and allows us to share in the excitement with members that "they did it." We all feel great when we get acknowledgement for something we achieved. Our plan expands the universe of opportunities to include meeting our financial goals.

Educate, Enlighten, Celebrate, advancing the financial health and well being of our members and the communities we serve. This is our mission so please invest the time for us to partner on your journey.

We ended the year by growing our assets 15.0% or \$27.4 million and ending with assets of \$210.5 million. Loans grew at 4.5 % and our Net Worth grew \$1.5 million or 10.2%. This was a strong year outperforming peer level. Of

ADVANCING THE *Financial Health and Well-being* OF OUR MEMBERS AND THE COMMUNITIES WE SERVE

equal importance, the Balance Sheet positioning we created will capitalize on a raising rate environment which the Federal Reserve has announced. Inflation is at levels we have not seen in four decades. This headwind will be with us in 2022 and is currently forecasted to be 6.5%. Unfortunately, the attack on Ukraine will put additional pressure on inflation. We hope for a quick resolution to this unjustified invasion and fully support the fight for democracy of the people of Ukraine.

We returned to operating under a federal charter in 2021 after a six-year period under a Pennsylvania State Charter. The best interest of our members was at the heart of this decision. Thank you for your support to successfully satisfy the requirements required to convert. This charter change allows us the ability to expand and serve the underserved / underbanked members of our communities. People helping people has been a staple from the start of credit unions and we accept this sacred responsibility.

I would like to thank the Board of Directors for their vision and support over the last year. Doug Bastian, Brian Ulmer, Matthew Hoeger, William Anderson, Pete Terrell, Nevin Balliet, and Lynn Naugle have served as board members. These volunteers give unselfishly to ensure your hard-earned savings are protected through policy and strong business practice and that the products and services we provide support our mission to advance the financial health and well-being of our members and the communities we serve.

The supervisory committee serves to ensure that compliance to policies and procedures are being executed by independently auditing our performance. Mark Reif, Michael Smith, and Rose Williams along with Board member William Anderson represent the volunteer group who have strengthened our focus on this important responsibility. They are also the outlet to which members can communicate complaints for evaluation.

The Senior Leadership Team was so critical to our success in 2021. Elba Arenas, Brian Wiktor and Jean Miller provide an intense energy that motivates and challenges their teams to deliver superior service to members. I am blessed to have them on my team. Again 2021 was far from textbook yet they delivered creative solutions driving our success.

Team MC delivers outstanding member service to you every day. I appreciate their focus, delivery, and the empathy they bring every day to truly advance your financial health and well-being. I publicly want to acknowledge and thank the employees and volunteers referenced above for their contributions to our success in 2021.

As I close my report, I stand tall and proud of the accomplishments of MC Federal Credit Union. Inside and outside of our branches we have served our communities with compassion, understanding, and empathy. We have cried and we have smiled with you and have grown another year older, smarter, and better positioned financially. Great Health and Prosperity to all of you, and thanks for being an important part of our success.



Jim Barbarich
President & Chief Executive Officer



Save the Date

MC Federal 2ND ANNUAL CHARITY GOLF TOURNAMENT

Friday, May 27th, 2022 at Knoebels Three Ponds Golf Course

Ask Us About Sponsorship Opportunities & Golf Team Registration

'All Fore Charity' lottery calendars available now!

Your \$10 donation will get you 31 chances to win between \$50 and \$250 in the month of May! Each calendar features a 3-digit number that corresponds with the PA Lottery Evening Pick 3 number. If your number is picked, you win! All proceeds benefit our Golf Tournament charities.

Join Us for a Flavorful FUNdraising Event

Supporting 2 local charities couldn't be easier... or more delicious! Dine at the **Nickle Plate Bar & Grill** for lunch or dinner between May 9th and 15th, 2022. 10% of your total bill, excluding alcohol and gift cards, will be donated towards our Golf Tournament charities. Donation vouchers are required for tracking and are available at mcfcu.org/golf or in any branch.

Nickle Plate Bar & Grill: 954 State Route 487, Elysburg, PA 17824



For the Benefit of:
POST#40
THE AMERICAN LEGION
Veterans Emergency Relief Fund



Think **BIG** 
Helping families battle pediatric cancer



**"Fighting the fight for children's cancer freedom
and for those who fought for our nation's freedom."**

A Brighter Financial Future Begins Here

Free Tool for Improving Your Financial Health

Financial wellness is a key to being able to pursue your dreams. Through our partnership with national non-profit GreenPath Financial Wellness, we're connecting you with free tools and resources for improving financial health:



Get out of debt.

If you have high-interest credit card debt, a GreenPath Debt Management Plan may be able to help you to lower your interest rates AND pay off debt faster.



Build credit.

Learn how to better understand your credit report, dispute inaccurate information, and manage your credit score.



Set a budget.

GreenPath can help you to set a budget and create a spending plan to work toward your goals.



Get help with housing.

Our housing experts provide support during the homebuying process or when you're struggling with rent or mortgage payments.

Take the first step and call GreenPath

It's free, no-pressure, and 100% confidential:



877-337-3399



www.greenpath.com/mcfcu



GreenPath[™]
financial wellness

The Road to Financial Wellness

Financial health and wellness efforts are a driving force behind the products and services we offer at MC Federal Credit Union as we strive to Educate, Enlighten, and Celebrate our members and the communities we serve. Elba Arenas, CMEO, and Brian Wiktor, CLO, use their combined talents and passion to guide a team of credit union team members as they volunteer their time to present free financial literacy courses to our community.

Our program, named The Road to Financial Wellness, consists of 6 classes, available in both English and Spanish. These classes focus on topics such as banking and budgeting basics, credit vs. debit, loans and rates, how to build credit, fraud prevention, and other financial skills. In December 2021, MC Federal received a grant from the CrossState Credit Union Foundation to expand the reach of our financial wellness efforts. This grant is a crucial component of our program as it provides funds to purchase essential course materials. One of the critical materials of the course includes tablets to be distributed to all participants upon course completion. The tablets contain the course materials to be used by the graduates as they continue on their financial wellness journeys.

MC Federal would like to, once again, congratulate the most recent graduating class of The Road to Financial Wellness program, which was held in partnership with the Getting Ahead Foundation. Partnering with the Getting Ahead Foundation allows us to reach everyone in our community, including those in need who are outside of our field of membership. The Road to Financial Wellness program helps area families 'climb out of poverty' and builds a solid financial foundation. This round of classes were taught by Elba Arenas and Brian Wiktor, with assistance from Annette Welch, Regional Relationship Manager, Jared Cromley, Financial Analyst, and Ashley Pyle, Marketing Specialist.

If you, your school, or your organization would like more information on how to schedule a class, contact MC Federal at 800.834.0082. You can find Financial Wellness resources, including information about The Road to Financial Wellness classes, and other valuable information on our website mcfcu.org.



Recognizing Outstanding Achievements

Please join us in congratulating two hardworking team members who received outside recognition in 2021.

Ashley Pyle, Marketing Specialist, exhibiting excellence in creativity and originality, earned MC Federal Credit Union three *MIC Awards* at the 2021 *CrossState Evoke Marketing Conference* held in July 2021. The winning categories were: The Chronicle - Best Annual Report, The Warhol Award - Excellence in Print, and The Shoestring Marketing Award - Best Campaign on a Shoestring Budget.

Jared Cromley, Financial Analyst, received the 2021 *Paul E. Kanjorski Young Professionals Advocacy Scholarship Award*. The scholarship paid his way to the *CUNA Governmental Affairs Conference*, held at the Washington Convention Center, February 27 – March 3, 2022. The Award is named in recognition of Congressman Paul Kanjorski, who supported many legislative efforts on behalf of credit unions. Kanjorski was a legendary credit union supporter, and CrossState is happy to carry on his legacy by sending one outstanding young credit union professional to CUNA GAC each year.

MC Federal is proud of these outstanding young professionals and is excited to see what their future careers will hold.



2021 Service Milestones

Dana Tripp

INDIRECT & CONSUMER
LENDING MANAGER



30 YEARS

Karen Blue

MEMBER SERVICES
OFFICER



30 YEARS

Diana Metzger

LOAN
OFFICER



20 YEARS

Emily Showers

TRAINING
COORDINATOR



20 YEARS

Heather Johnson

SMALL BUSINESS
ANALYST/LENDER



5 YEARS

Elba Arenas

CHIEF MEMBER
EXPERIENCE OFFICER



5 YEARS

Dave Zerbe

BACK-UP LEAD MEMBER
SERVICE REPRESENTATIVE



5 YEARS

Congratulations!

THANK YOU ALL FOR BEING SUCH VALUABLE MEMBERS OF OUR TEAM. YOUR DEDICATION TO OUR MEMBERS IS GREATLY APPRECIATED. MAY YOU TAKE SOME TIME TO REFLECT ON YOUR ACCOMPLISHMENTS AND BE BLESSED WITH CONTINUED GROWTH AND PROSPERITY IN THE YEARS AHEAD.

The MC Federal Team

2021 BOARD OF DIRECTORS



Douglas Bastian

Chairperson



Brian Ulmer

Vice Chairperson



Matthew Hoeger

Secretary/Treasurer



Nevin Balliet

Board Member



Lynn Naugle

Board Member



William Anderson

Board Member



Peter Terrell

Board Member

SUPERVISORY COMMITTEE

Mark Reif, Chairperson

Michael Smith, Member

Rose Williams, Member

William Anderson, Board Liaison

MEMBER SERVICE TEAM

EXECUTIVE TEAM

Jim Barbarich, President & Chief Executive Officer
Elba Arenas, Chief Member Experience Officer
Brian Wiktor, Chief Lending Officer
Jean Miller, Chief Financial Officer

LENDING TEAM

Dana Tripp, Indirect & Consumer Lending Manager
Diana Metzger, Loan Officer
Kristen Bastian, Loan Officer
Heather Johnson, Small Business Analyst/Lender
Kelsey Hartzler, Loan Administrator
Mary Gratti, Loan Servicing Assistant

CONTACT CENTER

Karen Blue, Member Services Officer
Janet Williams, Member Services Officer
Meg Yost, Member Services Officer

MEMBER SERVICE REPRESENTATIVES

Danville

Wendy Flynn, Lead MSR
Amanda Lynn, MSR
Brandi Pratt, MSR
Jacqui Barone, MSR

Bloomsburg

Melissa Tarlecki, Lead MSR
Rachel Bennett, Backup Lead MSR
Melanie Matter, MSR
Chrsitina Meikrantz, MSR

Lewisburg/Evangelical

Doreen Artley, Lead MSR
David Zerbe, Backup Lead MSR
Barb Gemberling, Backup Lead MSR
Sue Follmer, MSR
Brandy Keister, MSR
Christopher Hill, MSR

Mount Carmel

Carol Altomare, Lead MSR/Operations Supervisor
Dylan Dombroski, Backup Lead MSR
Jenna Healey, MSR
Wendy Lawrence, MSR

CORPORATE SUPPORT

Paul Dalkiewicz, Human Resources Manager
Annette Welch, Regional Relationship Manager
Shawn Merritt, Compliance & Information Security Officer
Ashley Pyle, Marketing Specialist
Natalie Waltz, Administrative Assistant
Zachary Lytle, IT Support
Jacob Bamonte, IT Support
Everett Lehr, Programmer Analyst
Ali Brandau, Digital & Card Specialist
Jessica Rhodes, Accounting Supervisor
John Micklo, Back Office Support
Sherri Seiverling, Back Office Support
Carla Schmidt, Collections Manager
Jennifer Donnelly, Collections Assistant
Emily Showers, Training Coordinator
Jared Cromley, Financial Analyst

Branch Locations & Hours

MAIN BRANCH: DANVILLE

390 Walnut Street
Danville, PA 17821

M-Th: 8^{AM}-4:30^{PM} F: 8^{AM}-6^{PM} Sat: 9^{AM}-12^{PM}



BLOOMSBURG

599 East 7th Street
Bloomsburg, PA 17815

M-Th: 8^{AM}-4:30^{PM} F: 8^{AM}-6^{PM} Sat: 9^{AM}-12^{PM}



LEWISBURG

1339 Saint Mary Street, Suite 1
Lewisburg, PA 17837

M-Th: 8^{AM}-4:30^{PM} F: 8^{AM}-6^{PM} Sat: 9^{AM}-12^{PM}



MOUNT CARMEL

11218 State Route 61
Mount Carmel, PA 17851

M-Th: 8^{AM}-4:30^{PM} F: 8^{AM}-6^{PM} Sat: 9^{AM}-12^{PM}



EVANGELICAL COMMUNITY HOSPITAL

1 Hospital Drive
Lewisburg, PA 17837
M-F: 7:30^{AM}-4^{PM}



MERCK CHEROKEE PHARMACEUTICALS

100 Avenue C
Riverside, PA 17868
M, Tu, & F: 8^{AM}-1^{PM}



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