

Benefits designed to maximize your convenience, savings and security

FINANCIAL ADVANTAGES

- **No Minimum Balance Required**

Unlimited Checking

Use all the checks you like. With Hometown Advantage there are no per-check charges.

Rx Advantage™ Prescription Drug Program*

Your Rx Advantage card grants you preferred pricing on many prescription medications at participating pharmacies nationwide. And you'll have the added security of our prescription drug monitoring program alerting your pharmacist to important information about your prescriptions.

*This program is not insurance.

Liberty Marketplace Discount Program*

You can receive up to 15% off the average retail price of diabetes testing products, as well as the convenience of having the supplies delivered right to your door with no shipping charges when you order through this trusted mail-order company. All products come with a 100% guarantee for 30 days. Some restrictions apply.

*This program is not insurance.

Money Orders

These convenient instruments are available to you at no issue fee. Money orders are limited to two per month.

Everyday Rebate Rewards

Get cash back — simply by purchasing items you use every day. Save your receipts when you buy groceries, eat out, purchase clothing, or buy pet supplies. At the end of every quarter, send the receipts (up to \$100) with your Everyday Rebate Rewards request form, and receive 10% cash back.

Interest on Checking

You can earn interest on your checking account. Ask us for details (\$500 minimum).

Personalized Checks

Receive all the personally imprinted checks you need at no additional cost to you. Your special member checks will be printed with your name and address, or take advantage of a 50% discount on other selected check styles.

SECURITY ADVANTAGES

\$10,000 Accidental Death and \$100,000 Common Carrier Insurance

You'll be protected with \$10,000 in Accidental Death Insurance 24 hours a day. As a member, your Accidental Death coverage increases to \$100,000 while traveling by licensed Common Carrier.

Identity Theft Insurance

Identity theft is the fastest-growing crime in America, and, for victims, it can be a time-consuming and costly job to restore their name and good credit. Identity Theft Insurance provides you with expert assistance and up to \$5,000 in financial relief in the event your identity is stolen.

Safe Deposit Box

Store your valuables in a personal-size safe deposit box. It's yours with no rental fee for an entire year. Subject to availability. New rentals only.

TRAVEL ADVANTAGES

Savers Club® Book

Save 50% on rack room rates at over 3,500 participating lodging properties from coast to coast. Plus, you'll find discount offers from theme parks and car rental companies. You can receive a new bargain-filled Savers Club® Book every year. (See program rules of use for complete details.)

Alamo, Avis, Hertz and National Car Rental Discounts

Save on car rentals. Your special membership number entitles you to a reduced rate.

Bonus Travel

Make travel plans by calling the toll-free Bonus Travel number. You'll always receive the lowest domestic airfares available at time of booking through the "Best Fare Search" system. You'll also receive special, members-only savings on packaged vacations and cruises through the Vacation Savings Hotline.

Travel Savings

Get fantastic cash rewards in the mail when you arrange travel through the Bonus Travel Reservation Center. You'll get a cash reward equal to 5% of your expense on lodging, airline travel, car rentals, cruises and package trips.

Sojourns® Magazine Subscription

Whether you're a serious traveler, or you prefer to enjoy America's beauty from the comfort of an easy chair, vivid color photography and in-depth travel stories will satisfy your wanderlust. You can receive the latest issue in the mail twice a year.

Hotel Savings Network Discounts at Popular Lodging Chains

Save up to 30% every time you stay at one of the 4,000 participating hotels nationwide. There is no limit to the number of times you can take advantage of your savings!

CONVENIENCE ADVANTAGES

Direct Deposit of Social Security and Payroll Checks

Enjoy the convenience. For immediate access to your money, you can authorize the Treasury and your employer to deposit your checks directly into your account.

Free Internet Banking

Enjoy the convenience of 24-hour banking with Internet Banking. All you need is a computer, internet access and a Debit MasterCard®.

Discount Shopping Service

Shop online at www.yourdiscountshopping.com or call our toll-free number to save up to 50% off manufacturers' list prices on over 500,000 top-quality, name brand products such as stereos, TVs, DVDs, tools, telephones, appliances, exercise equipment, jewelry, cookware, bedding and furniture. Satisfaction guaranteed.

24-Hour Banking

Banking at your fingertips — all you need is a touchtone phone to access Telebank. For local calls dial: 724-376-2100 — for toll free long distance call: 1-888-489-6272. 24-hour banking convenience at your fingertips!

Service by Mail

Deposit by mail, and save time and trouble. Receive all the mailers you need at no additional charge.

Automatic Savings

Save the easy way. You decide how much you want to save. The amount will be automatically transferred according to your instructions. A great way to save for future needs.

- **Premier Debit MasterCard® With No Annual Fee****

- **Photocopy Service*****

- **All for Only a \$7 Monthly Membership Fee**

If you're 50 or better, enjoy all the benefits of Hometown Advantage at a super-low monthly fee of \$5 — with no minimum balance requirement.

**Must meet eligibility requirements to receive Debit MasterCard®.

***Limits may apply.



Mercer County State Bank

For more information:
1-800-376-7015

24-Hour Telebank
Local Calls: 724-376-2100
Toll Free: 888-489-6272

Visit our Website
www.mcsbank.com

**Community
Minded.**
Just like you

Special Program Notes

The Accidental Death Insurance is offered by Progeny Marketing Innovations and is underwritten by Hartford Life Insurance Company. Coverage is divided equally among owners of joint accounts. The 24-hour Accidental Death Insurance benefit reduces by half at age 70. Identity Theft Insurance is offered through the insurance company named on the Benefit Summary Insert. Please refer to the insert for complete details of coverage and exclusions. As a member, you'll automatically receive new benefits as they are added to your program.

Member FDIC



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**HOMETOWN
ADVANTAGE**



CHECKING WITH
THE BENEFITS
YOU NEED,
THE VALUE
YOU DESERVE.



Mercer County State Bank

GETTING EVERYDAY VALUE FROM YOUR
CHECKING ACCOUNT HAS NEVER BEEN EASIER.