

**MUNCY BANK FINANCIAL, INC.  
PROXY**

I/We, the undersigned shareholder(s) of Muncy Bank Financial, Inc., do hereby constitute and appoint John L. Bruch, Jr. or K D. Minier (no officer or employee of the bank may be named a proxy) or either one of them (with full power to act alone) my true and lawful attorney(s) with full power of substitution for me/us and in my/our name(s), place and stead to vote all of the Common Stock of Muncy Bank Financial, Inc. standing in my/our name(s), on its books March 1, 2010 at the Annual Meeting of its shareholders to be held at The Muncy Bank and Trust Company's Richard H Lloyd Annex, Two North Main Street, Muncy PA, on April 13, 2010, at 10:30 a.m. or at any adjournments thereof with all powers the undersigned would possess if personally present as follows:

**1. ELECTION OF DIRECTORS TO SERVE FOR A TERM OF THREE YEARS**

a.  Mark here to vote for all three nominees

**OR**

b. If you do not wish to vote for all the nominees, please select those individuals you do wish to vote for by marking the appropriate boxes below.

<input type="checkbox"/>	<b>NAME</b>	<b>OCCUPATION</b>	<b>AGE</b>
<input type="checkbox"/>	Bonnie M. Tompkins	Business Manager	57
<input type="checkbox"/>	Gary M. Peck	Pharmacist	60
<input type="checkbox"/>	Todd M. Arthur	Real Estate Appraiser	46

2. For the transaction of such other business as may be properly brought before such meeting and any adjournment or postponement thereof.

**THIS PROXY WHEN PROPERLY SIGNED, WILL BE VOTED IN THE MANNER DIRECTED HEREIN BY THE UNDERSIGNED SHAREHOLDER(S). IF NO DIRECTION IS MADE, THIS PROXY WILL BE VOTED FOR ALL NOMINEES.**

When signing as attorney, executor, administrator, trustee, or guardian, please give full titles. If more than one trustee, all should sign. All joint owners must sign.

DATED \_\_\_\_\_

\_\_\_\_\_  
Signature

\_\_\_\_\_  
Signature

Number of shares held of record on March 1, 2010 \_\_\_\_\_