

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star The Muncy Bank and Trust Company A Vital Part of the Community

December 2009: It is with great pride that **The Muncy Bank and Trust Company, Muncy, Pennsylvania** accepts its distinguished 5-Star Superior rating from **BAUERFINANCIAL, Inc., Coral Gables, Florida**. The 5-Star rating is based on the overall financial condition of the bank and indicates that, for strength and stability, The Muncy Bank and Trust Company is the perfect place to entrust your deposits. The 5-Star rating is the highest rating attainable from BAUERFINANCIAL (the Nation's Bank Rating Firm for over a quarter of a century). Not only has The Muncy Bank and Trust Company earned a 5-Star rating, it has done so for 80 consecutive quarters. Only 5% of the nation's banks can claim that distinction.

"Sheila Bair, Chairman of the FDIC, said recently that community banks are the lifeblood of our financial system, and that certainly is true," comments Karen L. Dorway, president of BAUERFINANCIAL. "What she doesn't say is that not all community banks, or all banks for that matter, are created equal. The Muncy Bank and Trust Company has passed BAUERFINANCIAL's stringent stress test with flying colors. Not only is it a vital part of its community, it is a prime example of what all community banks should strive for."

Established in 1893, The Muncy Bank and Trust Company has been serving the banking needs of its neighbors and friends for 116 years. It operates through conveniently located offices in Clarkstown, Hughesville, Montoursville and Muncy and can be found on the internet at www.muncybank.com.

The Muncy Bank and Trust Company: "Earning Your Trust Since 1893."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank and credit union rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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