

NEWS RELEASE

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The Board of Directors of Mauch Chunk Trust Financial Corporation has released the earnings results for the corporation for the second quarter ended June 30, 2010.

Net income for the three months ended June 30, 2010 was \$635 thousand, \$211 thousand higher than the second quarter of 2010. On a per share basis, net income was \$.17 this year versus \$.16 in 2009.

Higher net income this year is attributable to an increase in net interest income and reductions in the loan loss provision and the FDIC assessment, partially offset by a reduction in other income, mainly realized gains on the sale of securities, and higher Federal income taxes.

For the six months ended June 30, 2010, net income was \$1.17million, \$9 thousand less than the first half of 2009. On a per share basis net income was unchanged at \$ .38.

The change in net income in the first half 2010 is the result of a lower realized gains on the sale of securities and mortgage banking income, offset, almost completely, by higher net interest income and a reduction in the provision for loan losses.

Mauch Chunk Trust Financial Corp. is the parent company of the Mauch Chunk Trust Company, an independent community bank with its main office located at 1111 North St., Jim Thorpe, Carbon County, PA. Mauch Chunk Trust operates six (6) banking offices, including five in Carbon County and its newest office at 226 Claremont Ave., Hometown, Schuylkill County, PA.

Incorporated in 1902, Mauch Chunk Trust is the successor institution to the Second National Bank of Mauch Chunk established in 1864. For more information on Mauch Chunk Trust visit their Web-Site at [www.mauchchunktrust.com](http://www.mauchchunktrust.com)