

NEWS RELEASE

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FOR IMMEDIATE RELEASE

The Board of Directors of Mauch Chunk Trust Financial Corporation has released the earnings results for the corporation for the period ended September 30, 2011.

Net income for the nine months ended September 30, 2011 was \$1.99 million, \$191 thousand higher than the same period in 2010. On a per share basis net income was \$.65 this year versus \$.59 last year

Higher net income is attributable to an increase in net interest income and other income, specifically net realized gains on the sale of securities. These positives were partially offset by an increase in non- interest expense.

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 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