WILLIAMSPORT SUN-GAZETTE

Sunday, May 20, 2012



Intern Melissa Pennycoff, third from left in front row, learned how community banks work from Muncy Bank & Trust Co. staff

Internship introduces student to how a community bank works

The Muncy Bank and Trust Company discovered it can take up to 25 bankers to help a college student better understand the fundamentals of a local financial institution. The bank recently opened its doors to, Melissa Pennycoff, a junior Business Administration student from Lycoming College looking to conduct her 14-week internship with the bank.

Due to more specialization becoming necessary in community banks over the past decade it was beneficial to place Pennycoff in 14 departments and be instructed by 25 employees to receive a well-rounded picture of today's banking systems. Some departments visited by the intern included, bank teller, customer service, loans,

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deposit operations, collections, financial investment services, security and electronic banking.

Internships are valuable tools that provide college students with true work experiences by giving them an opportunity to test drive career options and interests, and to further develop their professionalism, a much needed skill in the business environment. Pennycoff stated, "It's nice to learn real world data that classes often don't show you. This experience has definitely given me some insight on what I want to do after I graduate."

Dan Berninger, Muncy Bank's President & CEO, recognizes that "not only does an internship provide a service to the student and college, it also provides employees with the ability to reconnect to the importance of their jobs." Employees reviewing their job responsibilities and job functions with an intern, reminds them that they are an integral part of the financial health of the bank, its customers, and the surrounding communities.

Pennycoff now expresses an interest in pursuing a career after graduation with a hometown bank verses a larger regional bank, which was her original intent prior to starting her internship. She stated, "The people I work with are so friendly and I would love to work for a company that cherishes their customers and treats everyone like family as much as Muncy Bank does."