

Muncy Bank Financial, Inc. Announces Stock Split

The Board of Directors of Muncy Bank Financial, Inc., the holding company for The Muncy Bank and Trust Company, have announced a two-for-one stock split to shareholders of record January 31, 2012. The effective date of this stock split has been set for February 15, 2012, but remains subject to final approval by FINRA (Financial Industry Regulatory Authority). FINRA operates the Over-the-Counter Bulletin Board.

Because the corporation is issuing additional shares of stock, Articles of Amendment will be filed pursuant to section 1914(c)(e) of the Pennsylvania Business Corporation Law. With this increase in shares of common stock, the par value will be adjusted proportionately from \$.8333 per share to \$.4167 per share.

The Muncy Bank and Trust Company has been serving the financial needs of Lycoming County and the surrounding areas since 1893, and offers a full array of loan, deposit, commercial, trust and investment services. Today the bank maintains over \$300,000,000 in assets and employs 79 full and part time employees.

Muncy Bank continues to receive the Five Star "Superior" rating from Bauer Financial Reports, Inc., and was ranked 46th on the "Top 200 Community Banks List" in the United States as published by USBanker magazine in its June 2011 issue. This is the third consecutive year that the bank has been recognized, with the current ranking improving last year's 72nd place. This list includes all banks and thrifts with less than \$2 billion in assets as of December 31, 2010 and ranks institutions based on a three-year average return on equity for the three years ending December 2010.

Muncy Bank Financial, Inc., (OTCBB: MYBF) the holding company for The Muncy Bank and Trust Company operates through conveniently located offices in Muncy, Hughesville, Montoursville, Dewart and Clarkstown and can be found on the Internet at www.muncybank.com.