Media Release

CONTACT: BAUERFINANCIAL, Inc.
TEL: 1.800.388.6686
FAX: 1.800.230.9569
www.bauerfinancial.com
customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

1st State Bank Earns 5-Star Rating
Inspiration for the Generations

March 2012: 1st State Bank, Saginaw, Michigan is proud to be recognized as a 5-Star Superior bank by the nation's leading bank rating and research firm, **BAUERFINANCIAL, Inc**. A 5-Star rating indicates that 1st State Bank is one of the strongest banks in the nation. Among other factors, to earn this rating 1st State Bank must not only report impressive capital levels, but also an enviable loan portfolio with negligible levels of delinquent loans.

Karen L. Dorway, president of BAUERFINANCIAL, would like to congratulate the entire team at 1st State Bank. "Under the leadership of Mr. Rick Goedert, President and CEO, 1st State Bank is one of the U.S. banks that evokes an image of a brighter banking future for our communities. That's good news regardless of your age and income bracket."

1st State Bank first opened its doors in 2004 and has proudly been serving its local communities ever since. It operates through three conveniently located offices in Bay City and Saginaw and can also be found on the internet at www.1ststatebk.com.

1st State Bank: "In town. In touch."

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 BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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BAUERFINANCIAL, INC. P.O. Box 143520, Coral Gables, FL 33114.