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**1<sup>st</sup> STATE BANK RECEIVES “SMALL BUSINESS BANK AWARD” AND  
GETS AN “A” ON BANKINGGRADES.COM**

**September 10, 2012 – (Saginaw, MI)** – 1<sup>st</sup> STATE BANK has been recognized as one of the best small business lenders in the country by MultiFunding, the company responsible for a free online tool, Banking Grades. 1<sup>st</sup> STATE BANK has a current rating of A Excellent: ranking 90 out of 7,265 banks in America that are graded by Banking Grades. “One of the biggest challenges that small businesses face is access to capital,” says Ami Kassar, CEO of MultiFunding, a small business financial advisory firm. “Our grading system and website helps small business owners find local banks that are friends of small business - Banking Grades ([www.bankinggrades.com](http://www.bankinggrades.com)).”

Banking Grades is a proprietary online tool that grades every bank on its commitment to small business lending. Using public data from the Federal Deposit Insurance Corporation (FDIC), Banking Grades compares the amount of a bank’s deposits to the number of loans that bank has made to small businesses. These loans are \$1,000,000 or less. “This is a very objective grade. The data is there. Based on their lending record, 1<sup>st</sup> STATE BANK has shown that it is committed to helping small businesses. It is making loans to small businesses,” explains Kassar.

“We are thrilled to be recognized by an independent third party for our commitment to small business lending,” says President and CEO, Rick Goedert, of 1<sup>st</sup> STATE BANK. Our bank was founded to meet the needs of small businesses. We’ve always known the community that we serve. It’s just really nice for others to acknowledge it too.”

For more information about 1<sup>st</sup> STATE BANK, visit [www.1ststatebank.com](http://www.1ststatebank.com)

For more information about MultiFunding, visit [www.multifunding.com](http://www.multifunding.com). For more information about Banking Grades, visit [www.bankinggrades.com](http://www.bankinggrades.com).