

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

1st State Bank: A Model Community Bank

October 2009: Mr. Rick Goedert, President of 1st State Bank, Saginaw, Michigan proudly accepts a distinguished 4-Star Excellent rating from **BAUERFINANCIAL, Inc., Coral Gables, Florida**. The 4-Star rating is a symbol of excellence and signifies that 1st State Bank is recommended by BAUERFINANCIAL (the Nation's Bank Rating Firm for over a quarter of a century). The rating is based on the overall financial condition of the bank. Earning a 4-Star Excellent rating denotes that 1st State Bank is among the strongest banks in the nation.

"There's an old adage that says no press is bad press, but if you've seen the banking news over the past year or two, you know this isn't always true," notes Karen L. Dorway, president of BAUERFINANCIAL. "That's why it's so important today to share some good banking news, and 1st State Bank makes it easy. 1st State Bank is a model community bank. You should be proud to call it Your Bank."

1st State Bank was established in 2004 and has been serving the banking needs of its neighbors and friends for the past five years. 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 for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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