

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Community Focus Pays Off as 1st State Bank Earns Highest 5-Star Rating

December 2011: BAUERFINANCIAL, Inc., Coral Gables, Florida, the nation's leading bank rating and research firm, proudly recognizes **1st State Bank, Saginaw, Michigan** as a Superior 5-Star rated bank. A 5-Star rating denotes that 1st State Bank is one of the best in the nation in terms of its overall financial performance.

"The recent uproar against Big Banks has shed a whole new light on community banks, and for good reason," observes Karen L. Dorway, president of BAUERFINANCIAL. "While the primary focus of the big banks is dividend payments, smaller banks tend to be locals and therefore more in tune with the communities they serve. This community focus has paid off as 1st State Bank has earned Bauer's highest 5-Star rating for strength and stability.

Established in 2004, 1st State Bank has proudly served its local communities for 7 years. It currently operates through three conveniently located offices in Bay City and Saginaw and can be found on the internet at www.1ststatebk.com.

1st State Bank: "In Town. In Touch."

BAUERFINANCIAL, 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 star-ratings by visiting www.bauerfinancial.com.

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