



NEWS

For Immediate Release

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ICBA and 1st State Bank: Where You Choose to Bank Matters *Community banks build better communities*

[Saginaw, MI] (April 2, 2018)—The Independent Community Bankers of America® (ICBA) and 1st State Bank are reminding consumers: Where you choose to bank matters.

“When you bank locally, you’re reinvesting in your community, contributing to the welfare of your neighbors and building a legacy of prosperity for future generations,” said ICBA Chairman Timothy Zimmerman, CEO of Standard Bank of Monroeville, Pa. “Community bankers power your region’s small businesses and influence job growth one loan at a time. They’re rooted in your community, ensuring they have a stake in your financial success and the strength of the community overall.”

Community banks support local startups—funding more than 60 percent of small business and more than 80 percent of agriculture loans startups—and contribute tax dollars that help maintain local municipalities and keep local neighborhoods viable and vibrant. When choosing who to trust with your hard-earned money, ICBA and 1st State Bank want consumers to know that they have a choice and know the following:

- **Community banks respect and honor their community ties.**
- **Community banks are relationship lenders.**
- **Community banks understand and embrace local businesses.**
- **Community banks give back.**

To learn more about community banking in the Great Lakes Bay Region, please visit 1stStateBk.com.

About ICBA

The Independent Community Bankers of America®, the nation’s voice for nearly 5,700 community banks of all sizes and charter types, is dedicated exclusively to representing the interests of the community banking industry and its membership through effective advocacy, best-in-class education and high-quality products and services. For more information, visit ICBA’s website at www.icba.org.

About 1st State Bank

1st State Bank, a locally owned and operated community bank was chartered in 2004 serving individual customers and specializing in business banking. Currently 1st State has four locations, two in Saginaw Township and two in Bay City, Michigan and one under construction in Downtown Midland. As of December 31, 2017, 1st State Bank reports assets of \$260 million.

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