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FOR IMMEDIATE RELEASE
October 31, 2018

1st State Bank's RUBY Award featured in National and Statewide Magazines

Saginaw, MI 1st State Bank's RUBY Award has received national attention for celebrating the young professionals of the Great Lakes Bay Region. The RUBY Award originated in 2005 when 1st State Bank President Rick Goedert acted on his desire to showcase the available industries and careers to young professionals in the region. The RUBY Award was featured in the October Issue of *The Independent Banker Magazine*. The article entitled "The Power of Appreciation" highlighted the RUBY Award's origin, its 14 year history, and past recipients of the RUBY Award Jenifer Acosta, (Jenifer Acosta Development) Erin Andrus (WTA Architects) and Panchanan Maiti (Field Neurosciences Institute, Ascension-St. Mary's of Michigan). 1st State Bank's RUBY Award has also recently received recognition from the *Michigan Bankers' Association Banking Magazine*. While the attention of national and statewide publications is exciting, the focus of the RUBY Award remains on the businesses and young professionals of the Great Lakes Bay Region.

1st State Bank, a locally owned and operated community bank was chartered in 2004 serving individual customer and specializing in business banking. 1st State Bank has five locations, two in Saginaw, two in Bay City, and one in Downtown Midland. At each, the focus is the same: to be the bank of choice for businesses in the Great Lakes Bay Region. As of September 30, 2018, 1st State Bank reports assets of over \$270 million