

Media Release



CONTACT:
TEL:
FAX:

BAUERFINANCIAL, Inc.
1.800.388.6686
1.800.230.9569
www.bauerfinancial.com
customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Rated Hastings City Bank: Well Positioned for the Future

June 2013: BAUERFINANCIAL, Coral Gables, Florida is proud to recognize **Hastings City Bank, Hastings, Michigan** as a 5-Star Superior bank. BAUERFINANCIAL, the nation's leading bank rating and research firm, has been analyzing and rating the nation's financial institutions since 1983 and Hastings City Bank has earned this highest 5-Star rating for the most recent 15 quarters. This rating (based on March 31, 2013 financial data) indicates that Hastings City Bank is one of the strongest banks in the nation.

"There has been much discussion lately about the need for banks to boost their capital levels", reports Karen L. Dorway, president of the rating firm. "That doesn't worry Hastings City Bank; its capital ratios are already well above regulatory requirements. Under the direction of Mr. Mark A. Kolanowski, CEO, Hastings City Bank excels in areas of asset quality, profitability and much more."

Since its inception in 1886, Hastings City Bank has been committed to providing the best of banking to its community. Its 7 branch offices are conveniently located in Bellevue, Caledonia, Hastings, Marshall, Middleville, Nashville and Wayland. Hastings City Bank (www.hastingscitybank.com) is a member of the **FDIC** and an Equal Housing Lender.

Hastings City Bank: ...meeting customer needs, exceeding expectations.

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 BauerFinancial to rate it, nor can any choose to be excluded. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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BAUERFINANCIAL, INC. P.O. Box 143520, Coral Gables, FL 33114.