11407_Hastings City Bank

Media Release

BAUERFINANCIAL

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5-Star Rated Hastings City Bank Earns Prestigious Award

September 2013: Hastings City Bank, Hastings, Michigan is a proud to be recognized as one of the strongest banks in the nation by **BAUERFINANCIAL, Coral Gables, Florida**, the nation's leading bank rating and research firm. BAUERFINANCIAL has been analyzing and rating the nation's financial institutions since 1983 and Hastings City Bank has earned its highest rating of 5-Stars for the most recent 16 quarters. The latest rating is based on June 30, 2013 financial data and indicates that Hastings City Bank significantly exceeds all federal capital requirements and maintains a low level of delinquent loans, among other benchmarks.

Karen L. Dorway, president of the research firm, had this to say, "A recent Gallop poll indicates that customer confidence in the banking industry is beginning to come back. That confidence, no doubt, can be attributed to community banks like Hastings City Bank, that hold to the principles of sound banking. These are the shining stars of the industry. Hastings City Bank has been able to thrive without compromising its standards, and that's commendable."

Hastings City Bank was established in 1886 and has been committed to providing the best of banking to its community for 127 years. It currently has 7 convenient locations 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 <u>www.bauerfinancial.com</u>.

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