

Media Release



CONTACT:

BAUERFINANCIAL, Inc.

TEL:

1.800.388.6686

FAX:

1.800.230.9569

www.bauerfinancial.com

customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

Prudent and Responsible Hastings City Bank Your 5-Star Bank

December 2012: BAUERFINANCIAL, Inc., the nation's leading bank rating and research firm, is honored to recognize **Hastings City Bank, Hastings, Michigan** with its highest 5-Star rating. To earn this Superior 5-Star rating, Hastings City Bank excels in areas of capital, asset quality, profitability and much more. What's more, Hastings City Bank has earned this highest rating for the latest 13 consecutive quarters.

Karen L. Dorway, president of the rating firm, has a rare vantage point, having monitored the industry for more than two decades. "It isn't surprising to those of us who watch the industry that 'plain vanilla' banks, those that didn't get into risky investments or lending, are the banks that are still standing strong today. Hastings City Bank has stayed true to its purpose of serving its community in a prudent and responsible manner."

Established in 1886, Hastings City Bank has been serving the banking needs of its local communities for 126 years. It operates through 6 conveniently located branch offices in

Bellevue, Caledonia, Hastings, Middleville, Nashville and Wayland and can be found on the internet at www.hastingscitybank.com. Hastings City Bank 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.

