Media Release



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Hastings City Bank Earns Bauer's Elite 5-Star Rating

December 2015: It is with great pleasure that BAUERFINANCIAL Inc., Coral Gables, Florida announces that Hastings City Bank, Hastings, Michigan has earned its coveted 5-Star Superior rating for the 25th consecutive quarter. "A 5-Star rating indicates that Hastings City Bank is one of the strongest banks in the nation, excelling in such areas as capital, loan quality, profitability and much more. Earning Bauer's 5-Star designation proves that Hastings City Bank is getting it right," expressed Karen L. Dorway, president of BauerFinancial, the nation's bank rating firm.

"BauerFinancial has been touting the benefits and mainstays of community banks since its inception in 1983," Dorway continues. "I am thrilled to be able to say that the January 2016 issue of **Consumer Reports** agrees. According to its own surveys, Consumer Reports concluded that smaller banks are best for personal service as they 'tend to focus more on relationships'; over three-quarters of respondents indicated they were' highly satisfied' in the CR survey."

Hastings City Bank is no exception. Established in 1886, it has been tuned in to its customers' needs for 129 years. Today it operates through seven branch offices in Bellevue, Caledonia, Hastings, Marshall, Middleville, Nashville and Wayland and can also be found on the internet at hastingscitybank.com.

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

Member of the FDIC and an Equal Housing Lender.

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 can pay for or opt out of a BauerFinancial rating. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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