

Media Release



FOR IMMEDIATE RELEASE:

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5-Star Highpoint Community Bank Puts the Community in Community Banking

Hastings, MI - December 2021: BauerFinancial, Inc., the Nation's Premier Bank Rating Firm, congratulates **Highpoint Community Bank, Hastings, Michigan** on its 49th consecutive **5-Star Rating**. To earn this top rating, the bank must excel under a rigorous, independent analysis of its financial condition. And Highpoint Community Bank has done so continuously since December 2009. Only banks, like Highpoint Community Bank, that have earned this top rating for at least 40 consecutive quarters (10 years) can call themselves an **"Exceptional Performance Bank"**.

How do they continue to perform so well during these difficult times? We asked Karen Dorway, president of BauerFinancial, for her insight. "Highpoint Community Bank, and other community banks like it, are uniquely positioned to help local people and businesses when times are unpredictable," she reflected. "As an integral part of the community, community bankers have the intimate knowledge of exactly how given circumstances may affect neighbors and friends. That knowledge, combined with the ability to think, act and react locally, means that decisions can be made faster and implemented in the best manner possible for the community."

Highpoint Community Bank's personal interest in the people and communities it serves has been on full display since its inception in 1886. Highpoint Community Bank is a source of strength and stability for the community, and has been for 136 years. No matter what circumstances they are facing, Highpoint Community Bank's friendly and caring staff is always ready to lend a hand, whether at the branch, by phone or on their website: highpointcommunitybank.com.

Highpoint Community Bank: "Your Hometown Bank Since 1886."



Bank and Credit Union data compiled from financial data for the period noted, as reported to federal regulators. The financial data obtained from these sources is consistently reliable, although; the accuracy and completeness of the data cannot be guaranteed by BauerFinancial, Inc. Since 1983, BauerFinancial has relied upon this data in its judgment and in rendering its opinion (e.g. determination of star ratings). BauerFinancial, Inc. is not a financial advisor; it is an independent bank research firm. No institution can pay for or opt out of a BauerFinancial rating. Star-ratings are all available for free at bauerfinancial.com.

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