

Media Release



FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Highpoint Community Bank Strength in Numbers

Hastings, Michigan - September 2022: Highpoint Community Bank, Hastings, Michigan has once again earned a **top (5-Star) rating** from **BauerFinancial, Inc., the Nation's Premier Bank Rating Firm**. Bauer rates every federally-insured U.S. bank with the same strict standards. It's all about the numbers, and in the case of Highpoint Community Bank, the numbers show strength. To earn Bauer's Top Rating (5-Stars) Highpoint Community Bank must excel in areas of capital adequacy, profitability, loan quality and more. And it does. In fact, Highpoint Community Bank had earned Bauer's top rating continuously since December 2009, (52 consecutive quarters), earning it the added distinction of **"Exceptional Performance Bank"**, a designation reserved solely for those banks that have earned this top rating for 40 (or more) consecutive quarters.

"Highpoint Community Bank has capital levels well in excess of what regulators consider to be 'adequate'. That capital buffer is what will help Highpoint Community Bank weather any downturn that may head our way, just as it has in the past. Capital is King in the banking business," notes Karen Dorway, president of BauerFinancial. "It's what enables a bank to continue business as usual even as those around it struggle. What you want is a bank with high capital levels, strong loan underwriting and solid profits, and that's what you have with Highpoint Community Bank. Neighbors and friends should feel secure in that."

Established in 1886, Highpoint Community Bank has been a mainstay in this community for 136 years. Community banking is a business based on building relationships. To that end, current and future customers should feel free to contact Highpoint Community Bank in person, by phone or via its 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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