

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Rated First State Bank: Well Positioned for the Future

June 2013: BAUERFINANCIAL, Coral Gables, Florida is proud to recognize **First State Bank, Sauk Centre, Minnesota** as a 5-Star Superior bank. BAUERFINANCIAL, the nation's leading bank rating and research firm, has been analyzing and rating the nation's financial institutions since 1983 and First State Bank has earned a recommended rating (either 5-Stars or 4-Stars) for the most recent 95 quarters. This rating (based on March 31, 2013 financial data) indicates that First State Bank is one of the strongest banks in the nation.

"There has been much discussion lately about the need for banks to boost their capital levels", reports Karen L. Dorway, president of the rating firm. "That doesn't worry First State Bank; its capital ratios are already well above regulatory requirements. Under the direction of Mr. Loren Beste, President, First State Bank excels in areas of asset quality, profitability and much more."

Since its inception in 1880, First State Bank has been committed to providing the best of banking to its community. Its branch office is conveniently located on Main Street in Sauk Centre. First State Bank (www.firststatebanksc.com) is a member of the **FDIC** and an Equal Housing Lender.

First State Bank: "A Legacy of Service."

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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