

Media Release



CONTACT:
TEL:
FAX:

BAUERFINANCIAL, Inc.
1.800.388.6686
1.800.230.9569
www.bauerfinancial.com
customerservice@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

New Year, New Banking Concerns, But Not if You Bank at Farmers State Bank of Hoffman

January 2009: Farmers State Bank of Hoffman, Illinois proudly announces it has earned **BAUERFINANCIAL, Inc.**'s highest 5-Star Superior rating for financial strength and stability. BAUERFINANCIAL has been analyzing the nation's banks for over 25 years and has earned the reputation as "the Nation's Bank Rating Firm", so to garner its highest 5-Star rating is a time-honored badge of distinction. Customers of Farmers State Bank of Hoffman can be proud that their bank still shines, even under the watchful eye of the BAUERFINANCIAL microscope. The rating is based on the overall financial picture of the bank and at 5-Stars indicates that Farmers State Bank of Hoffman is one of the strongest banks in the nation. This is the 19th consecutive quarter that Farmers State Bank of Hoffman has earned this highest honor.

"This New Year in particular brings with it a whole new set of worries, but where a consumer banks shouldn't be one of them", remarks Karen L. Dorway, president of BAUERFINANCIAL. "Some banks ignored proper loan underwriting standards in recent years and are now paying the price for that decision. But, Farmers State Bank of Hoffman is a prime example of a bank that has stuck to traditional, conservative banking strategies, which, in this climate, is exactly what the 'other banks' are returning to. Farmers State Bank of Hoffman is a model of banking safety and soundness and its customers can rest assured in that knowledge."

Established in 1911, Farmers State Bank of Hoffman has been serving the banking needs of its neighbors and friends for 98 years. It currently operates through three conveniently located offices in Centralia, Hoffman and Hoyleton and can be found on the internet at www.fsbhoffman.com.

Farmers State Bank of Hoffman: "The Bank Where YOU are Important."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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BAUERFINANCIAL, INC. 2655 LeJeune Road, Penthouse One, Coral Gables, FL 33134.