



5-Star The Fort Jennings State Bank Strength in Numbers

Fort Jennings, Ohio - September 2022: The Fort Jennings State Bank, Fort Jennings, Ohio 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 The Fort Jennings State Bank, the numbers show strength. To earn Bauer's Top Rating (5-Stars), The Fort Jennings State Bank must excel in areas of capital adequacy, profitability, loan quality and more. And it does. In fact, The Fort Jennings State Bank has earned Bauer's top rating continuously since March 2015. That's 31 consecutive quarters.

"The Fort Jennings State Bank has capital levels well in excess of what regulators consider to be 'adequate'. That capital buffer is what will help The Fort Jennings State 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 The Fort Jennings State Bank. Neighbors and friends should feel secure in that."

Established in 1918, The Fort Jennings State Bank has been a mainstay in this community for 104 years. Community banking is a business based on building relationships. To that end, current and future customers should feel free to contact The Fort Jennings State Bank in person, by phone or via its website: www.fjsb.com.

The Fort Jennings State Bank: "the Bank of choice."

Member FDIC

Equal Housing Lender

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 www.bauerfinancial.com.

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