



COMMUNITY BANKS CENTRAL TO AGRICULTURAL ECONOMY

April 25th, 2011

UNION GROVE, WI — As the Independent Community Bankers of America (ICBA) and Community State Bank, recognize April as ICBA Community Banking Month, our nation's nearly 7,000 community banks continue to have a far-reaching positive impact on the agricultural and rural economy throughout America.

“Community banks are pivotal to the overall health and financial success of rural America as they provide financing for a significant portion of agricultural credit needs,” said Sal Marranca, ICBA chairman and president and CEO of Cattaraugus County Bank, Little Valley, N.Y. “Many of our nation's ranches and farms are local small businesses, which employ local residents and help drive economic strength and prosperity within the community. ICBA Community Banking Month gives community banks across the country an opportunity to recognize their agricultural customers and the important role they serve.”

Community banks stimulate rural economies in a multitude of ways, including creating off-farm jobs, maintaining the local tax base and facilitating development of the infrastructure and public services necessary to keep rural communities vibrant.

Community banks have consistently been the largest provider of agricultural credit within the commercial banking sector and are often the catalysts for new and expanded business opportunities within their communities to ensure long-term economic viability and vitality. In fact, community banks with assets under \$10 billion provide more than 70 percent of all commercial bank agricultural loans, and banks with assets less than \$1 billion provide nearly 60 percent of all commercial bank agricultural financing.

“Community banks like ours often use government loan programs for housing, small business and farm loans to assist borrowers who would otherwise have difficulty obtaining commercial credit,” Dave Moyer, Vice President & Agricultural Lending Officer, Community State Bank said. “Continuing these programs is vital for our community and rural America and we are pleased to serve the needs of this special segment of our market.”

Each year, thousands of community banks recognize ICBA Community Banking Month in a variety of ways. Whether they host special events with local charities, promote economic development initiatives or offer programs to boost financial literacy, community banks continue to enrich their communities and lives of the customers they serve.

About Community State Bank

Community State Bank is a locally owned and managed independent community bank with branch offices in eight communities in southeastern Wisconsin: Union Grove, Kansasville, Mt. Pleasant, Paddock Lake, Rochester, Sturtevant, Waterford, and Burlington.

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