Media Release

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FOR IMMEDIATE RELEASE:
To the Editor:

5-Star Rated North Central Bank Earns Prestigious Award

October 2013: North Central Bank, Hennepin, Illinois is proud to be recognized as one of the strongest banks in the nation by **BAUERFINANCIAL, Coral Gables, Florida,** the nation's leading bank rating and research firm. BAUERFINANCIAL has been analyzing and rating the nation's financial institutions since 1983 and North Central Bank has earned its highest rating of 5-Stars for the most recent 99 quarters. The latest rating is based on June 30, 2013 financial data and indicates that North Central Bank significantly exceeds all federal capital requirements and maintains a low level of delinquent loans, among other benchmarks.

Karen L. Dorway, president of the research firm, had this to say, "A recent Gallup poll indicates that customer confidence in the banking industry is beginning to come back. That confidence, no doubt, can be attributed to community banks like North Central Bank, that hold to the principles of sound banking. These are the shining stars of the industry. North Central Bank has been able to thrive without compromising its standards, and that's commendable."

Having continuously earned a 5-Star rating for this length of time merits an even more elite distinction of being a "Sustained Superiority Bank". Only 3% of the nation's banks have earned Bauer's top rating for so long and with such consistency.

North Central Bank was established in 1946 and has been committed to providing the best of banking to its community for 67 years. It currently has two conveniently located offices in Hennepin and Ladd. North Central Bank (www.ncb-ebanc.com) is a member of the **FDIC** and an Equal Housing Lender.

North Central Bank: "Time After Time."

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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