

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

5-Star Magnolia State Bank A Vital Part of the Community

March 2012: It is with great pride that **Magnolia State Bank, Bay Springs, Mississippi** accepts its distinguished 5-Star Superior rating from **BAUERFINANCIAL, Inc., Coral Gables, Florida**. The 5-Star rating is based on the overall financial condition of the bank and indicates that, for strength and stability, Magnolia State Bank is the perfect place to entrust your deposits. The 5-Star rating is the highest rating attainable from BAUERFINANCIAL (the Nation's Bank Rating Firm for over a quarter of a century).

"Sheila Bair, Chairman of the FDIC, said recently that community banks are the lifeblood of our financial system, and that certainly is true," comments Karen L. Dorway, president of BAUERFINANCIAL. "What she doesn't say is that not all community banks, or all banks for that matter, are created equal. Magnolia State Bank has passed BAUERFINANCIAL's stringent stress test with flying colors. Not only is it a vital part of its community, it is a prime example of what all community banks should strive for."

Established in 1975, Magnolia State Bank has been serving the banking needs of its neighbors and friends for 37 years. It operates through conveniently located offices in Bay Springs, Flowood, Hattiesburg, Heidelberg, Laurel, Petal and Taylorsville and can also be found on the internet at www.bankmagnolia.com.

Magnolia State Bank: "Your 5-Star Community Bank."

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 for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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