

FIRST FEDERAL SAVINGS BANK OF WASHINGTON:

The Lifeblood of the Community

First Federal Savings Bank of Washington, Indiana is proud to be recognized as a 5-Star Superior Bank by BauerFinancial, Inc., Coral Gables, Florida, the nation's bank rating firm. Earning this highest 5-Star rating for strength and stability, Mr. Thomas O. Richardson, President/CEO, and the entire team at First Federal Savings Bank of Washington have proven their commitment to their customers. To earn Bauer's 5-Star Superior rating, First Federal Savings Bank of Washington must excel in areas of capital adequacy, delinquent loan levels and profitability to name just a few. In fact, it has been recommended for 91 consecutive quarters.

First Federal Savings Bank of Washington was established in 1895 and has been serving the banking needs of its neighbors and friends for 116 years. It operates through two conveniently located offices in Washington and Loogootee, in Southern Indiana.

According to Karen L. Dorway, president of the research firm, community banks, like First Federal Savings Bank of Washington, tend to know their customers, the local business community, when to grant a loan... and when not to grant one. What many people don't realize is that community banks actually have better balance sheets than their larger counterparts. Their capital ratios and nonperforming asset ratios are typically much more impressive than larger institutions. These are not the banks that threaten our economic well-being. On the contrary, they are the lifeblood of it."

First Federal Savings Bank of Washington: "Your 5-Star Community Bank."