

Media Release



FOR IMMEDIATE RELEASE:

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American Heritage National Bank Earns Bauer's Elite 5-Star Rating

February 2016: It is with great pleasure that **BAUERFINANCIAL Inc., Coral Gables, Florida** announces that **American Heritage National Bank, St. Cloud, Minnesota** has earned its coveted **5-Star Superior** rating for the 14th consecutive quarter. "A 5-Star rating indicates that American Heritage National Bank is one of the strongest banks in the nation, excelling in such areas as capital, loan quality, profitability and much more. Earning Bauer's 5-Star designation proves that American Heritage National Bank is getting it right," expressed Karen L. Dorway, president of BauerFinancial, the nation's bank rating firm.

"BauerFinancial has been touting the benefits and mainstays of community banks since its inception in 1983," Dorway continues. "I am thrilled to be able to say that the January 2016 issue of **Consumer Reports** agrees. According to its own surveys, Consumer Reports concluded that smaller banks are best for personal service as they 'tend to focus more on relationships'; over three-quarters of respondents indicated they were 'highly satisfied' in the CR survey."

American Heritage National Bank is no exception. Established in 1881, it has been tuned in to its customers' needs for 135 years. Today it operates through five branch offices in Browerville, Clearwater, Long Prairie and St. Cloud and can also be found on the internet at logbank.com.

American Heritage National Bank: "Since 1881."

Member of the **FDIC** and an Equal Housing Lender.

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 can pay for or opt out of a BauerFinancial rating. Consumers may obtain free star-ratings by visiting www.bauerfinancial.com.

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