

Every business has a story...

The story of Marquette Business Banking began more than 10 years ago, at a time when banks were retrenching due to the downturn in the economy. As a result, many banks consolidated departments and centralized operations outside our area. Business owners were losing the personal attention they expected, and Marquette, being locally headquartered, easily filled that gap.

From the beginning, we based our approach on establishing long-term relationships with local business owners. After all, it is the same relationship formula we have used for 110 years, and what worked then still works well today. Since our inception, Marquette Business Banking has averaged double-digit growth and now enjoys a portfolio of more than \$125 million. Our growth has been made possible by the considerable financial strength of Marquette.

With total assets of more than \$860 million, Marquette far exceeds the thresholds for well-capitalized institutions.

As I mentioned earlier, every business has a story ... and it's our responsibility to understand YOUR story. No two businesses are alike. How businesses deal with the "ups and downs" varies from business-to-business and owner-to-owner. We realize that every year may not be your best year. Many banks may be preoccupied with what the numbers on your income statement say about your last 12 months. Marquette recognizes that the strength of your balance sheet is important, too. It represents a more complete story, the accumulation of your success *over time* ... not just your performance for the past 12 months. We take the time to understand your story – how you got to be where you are and how your current vision fits with where your story takes you tomorrow.

Our relationship approach and local focus offers many advantages for local business:

Local Decision Making. All decisions are made locally, and the Business Banker who manages your relationship is involved in every one of them.

Fast Decisions. Your priorities are our priorities. We recognize the difference between taking advantage of a great opportunity versus missing one means being able to move quickly.

Consistency. Your Business Banker sticks with you through all the "up-and-down" cycles your business may experience. They understand the story of your business and are your advocate.

Flexibility. Your story is not all based on numbers. We have the flexibility to look beyond the numbers and understand the true character of your company and how it has performed over its lifetime.

At Marquette Business Banking, we have a job to do. Our purpose as a community bank is to make a difference for local companies and organizations. As a local community bank, every dollar stays right here in the communities we serve to Mpower™ businesses like yours to grow and create jobs, individuals and families to prosper, and communities to be better places.

The story of your business will evolve over time with every decision and investment you make. We are here to work with you to ensure it is a success story.

John Dill is a thirty-year business banking professional. As Senior Vice President of Marquette Business Banking, John leads a team of experienced business professionals in Erie and Crawford counties. Marquette Savings Bank is a 110-year-old community bank with twelve offices and assets of more than \$860 million.

Marquette / **BUSINESS BANKING**
THE HOMETOWN BANK