

INDIANA / *Best in Banking*

Beyond Banking

Farmers State Bank serves as a financial resource that brings communities together, creating a positive impact in the financial journeys of individuals and businesses across northeast Indiana and southern Michigan.

Banking with a local institution can make all the difference when taking your business to the next level while also helping to elevate the economy of your local community. While many of the nation's historic community banks face closures and mergers, Farmers State Bank (FSB) is at the opposite end of the spectrum, rising alongside one of Indiana's fastest-growing economies.

"Farmers State Bank plays an important role in helping our communities grow," says Joe Urbanski, president and CEO. "We want to be the first place someone turns to when there's a need for financial guidance and support. We can't be successful if our local communities don't prosper."

A Catalyst for Economic Growth

Known as the Home of Blue Button Banking and Simply Free Checking, FSB has been in LaGrange County since 1915, with entries spanning from helping Indiana businesses survive the Great Depression to supporting local school sports programs with a \$500,000 contribution following the financial burden of the pandemic.

In recent years, FSB has worked with other community leaders to address challenges including affordable housing, childcare needs, and other significant economic development challenges. Many of these challenges are impacting rural communities throughout the United States, and FSB believes that communities have to come together to overcome issues that impact economic development.

"We bring together community leaders to brainstorm and overcome obstacles for the success of the communities we serve," says

Urbanski. "Our communities have experienced economic success in recent years, and we are thankful FSB has been able to participate in the creative solutions our community leaders have developed to foster economic success."

Bank with a Purpose

While some banks prioritize high-value customers, FSB focuses on meeting the needs of all customers. Each customer receives personal attention from a team that treats them as a family member seeking expertise to help them along their financial journey.

"We've got a team of extremely unselfish people, committed to the people they serve," says Urbanski. "They're single-mindedly focused on seeing their neighbors succeed and are active at community events, schools, boards, and nonprofits with financial and professional support for more than 100 organizations."

Every action follows a mission that the team spent years condensing into a single purpose: *to make a difference in the communities we serve.*

"Any bank can take in deposits and offer loans. If that's all there is to banking, there isn't a need for FSB to exist," says Urbanski. "We give ourselves to our communities in a way that makes us a part of their success. We're here to grow and prosper alongside the people who live and work here."

"We don't want to just exist," he continues. "We want to be extremely successful in helping the people we care about move forward."



Farmers State Bank

260-463-7111 | farmersstatebank.com | Member FDIC