

Minster Bank Announces Participation in ICBA National Community Bank Mortgage Week

Visit Your Local Minster Bank Nov. 5-9



MinsterBank

Minster Bank announced it is participating in the Independent Community Bankers of America's (ICBA) National Community Bank Mortgage Week, Nov. 5-9. Nationwide, local community banks will review the mortgage documents of current homeowners, as well as discuss financing options with first-time homebuyers who see an opportunity to own their own home.

"We're inviting local homeowners and first time homebuyers to come to Minster Bank, to let us review your loan documents and discuss financing options," said Dale Luebke Vice President of Retail Banking. "Visit us at our **(insert branch information)**."

"There is a lot of confusion about mortgages and home buying right now," said James P. Ghiglieri, Jr. ICBA chairman and president of Alpha Financial Group, Inc., Toluca, Ill. "Community banks want to help clear up some of that confusion. ICBA National Community Bank Mortgage Week is a great time for homeowners and prospective homebuyers to come into their participating local bank and discuss financing options."

Mortgage holders can visit their participating Minster Bank for a review of their mortgage documents. Minster Bank wants to help the borrower understand what type of mortgage loan they have – if it's fixed-rate or adjustable-rate – and if it is an ARM, when the next reset will occur. Minster Bank is placing a special focus on reaching out to borrowers who have mortgages with terms they don't understand and wish to have explained by a loan officer they can trust, have an adjustable rate mortgage that is about to reset and need to discuss refinancing options or are considering making their first home purchase.

"Community banks are well run, highly capitalized and highly regulated institutions that are not generally experiencing the credit and funding problems we're hearing about these days," said Luebke. "We're encouraging people to come talk to common sense lenders who have steadfastly observed quality underwriting and will help borrowers find a mortgage that is right for them."

95 West Fourth St
Minster, OH 45865
(419) 628-2351
kbeyke@minsterbank.com

Minster Bank | Marketing Group
October 2007

FOR IMMEDIATE RELEASE

ICBA salutes our business partners for ICBA National Community Bank Mortgage Week who help community banks serve their customers: Fannie Mae, the Federal Home Loan Banks, Freddie Mac, Taylor Bean & Whitaker, as well as our national non-profit partners NeighborWorks® America and the Homeownership Preservation Foundation.

Find out more about ICBA National Community Bank Mortgage Week at www.icba.org/mortgageweek.

About ICBA

The Independent Community Bankers of America, the nation's voice for community banks, represents 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.

#