



President's Message

2nd Quarter 2012

Proud To Be Your Banker

Everywhere you go the favorite topic of conversation seems to be the hot weather. If we're not careful we can let these discussions affect our attitude and thereby our future.

Over the past months I've had the opportunity to travel all around our country talking about issues facing the financial service industry. Regardless of where I've been: Illinois, South Carolina, Missouri or Maryland, I was struck with one fact -- we are the most fortunate people in the world.

Today's news headlines do little to remind us of how fortunate we really are: "Storms of Hot Weather Hit the Midwest;" "Small Business Looks to Implement Obamacare;" "Unemployment Rates Still Not Dropping." These headlines and accompanying discussion can change our attitude and change the outlook on our future. I refuse to allow that to happen to me because I am proud to be an American and I am proud to be your banker.

As leaders in our communities, it is our responsibility to volunteer to help out when needed; make donations to causes that improve our quality of life and help people; help young people by mentoring them during their growing years; and recognize that we are the custodians for our businesses, our communities, our families, and most importantly ourselves. Custodians take responsibility. They don't quit and they don't blame. They simply step up and accept the responsibility of working for positive change.

At the Gothenburg State Bank we are all about serving you, our customers. That's always been our commitment and it will always be our commitment. Whether it's hot or cold or the unemployment rate is going up or down, you can count on the Gothenburg State Bank. We are proud to be your banker.

Matthew H. Williams
President