



President's Message

4th Quarter 2013

NEW BEGINNINGS

At the beginning of last year in my quarterly President's Message I talked about making New Year's resolutions. I mentioned that statistics show that 45% of all Americans make resolutions. Top resolutions include losing weight, getting organized, and spending less/saving more. Sadly, statistics also show that 88% of those who set New Year's resolutions fail. It's hard to imagine an 88% failure rate.

One of the problems with resolutions is that they generally entail changing and doing something different. I'm excited about the new year and the challenges that it will bring, but from our bank's perspective our resolution is more along the lines of **NOT CHANGING** our continued commitment to customer service. We are committed to continue to provide high quality financial products to Gothenburg and Brady area residents. We remain committed to being certain that our customers have the availability to use technology to help them manage their financial affairs. We also remain committed to helping build strong communities that recognize the importance of agriculture, education, and economic growth and development.

We continue to challenge our employees to step up and accept the responsibility to make a difference, and we have not been disappointed in the results of their efforts.

We don't need New Year's resolutions to continue doing what's right. It's part of what we do at the Gothenburg State Bank. ***WE ARE*** proud to be ***STILL PIONEERING.***

Matthew H. Williams
President