



Contact: Laura E. Rowe
Marketing Officer
laura.rowe@snbt.com
715.735.2380

FOR IMMEDIATE RELEASE

Date: October 18, 2010

Wroblewski Graduates from Commercial Lending School

Justin Wroblewski, Assistant Loan Officer/Credit Analyst at The Stephenson National Bank & Trust (SNBT), has recently graduated from the Wisconsin Bankers Association Introduction to Commercial Lending School.

The curriculum is designed to develop strong lending skills and provide bankers with a basic understanding of the principles and concepts of commercial lending. The three-day course gave thorough insight to a borrower's business including: reading and analyzing business financial statements; calculating ratios and analyzing cash flow; understanding government programs and commercial lending laws; and detecting signals of bankruptcy. The faculty was comprised of bankers from across Wisconsin who are considered authorities in their respective fields.

"SNBT has worked very hard to be the premier business lender and trusted advisor in our community," said Dan Peterson, Executive Vice President. "Justin's education continues our goal of being a competitive commercial lender by meeting the diverse needs of our customers and delivering high quality service within our local area."

Wroblewski joined SNBT in September 2009 as Credit Analyst and was promoted to his current position in July 2010. He is responsible for meeting with commercial loan customers, analyzing, tracking, and maintaining financial information, performing cash flow analysis, and assisting in the packaging and performances of SBA loans.

He has a Bachelor of Science degree in Business Administration from Northern Michigan University in Marquette, Mich. He volunteers for the Marinette Menominee Area Chamber of Commerce and resides in Marinette.

The Stephenson National Bank & Trust is a 136-year old independent community bank with assets of \$265 million and Trust assets exceeding \$280 million. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

#