



FOR IMMEDIATE RELEASE

Date: August 27, 2012

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SNBT Sponsors Regional Business Plan Competition

The Stephenson National Bank & Trust (SNBT) has partnered with UPWard Initiative to sponsor the inaugural Business Plan Competition in Upper Michigan and adjoining Wisconsin counties. It is designed to encourage entrepreneurs to explore new ideas and start new businesses throughout the region.

The Business Plan Competition fits perfectly with SNBT's niche of small business lending; for which, the bank has received local, regional, state, and national accolades over the years. Most notable are the acknowledgements from Entrepreneur Magazine and Small Business Administration (SBA) where SNBT was described as: "Best Bank for Entrepreneurs in the State of Wisconsin," "one of the best banks in the nation for small business," and "a Top Wisconsin Small Business Lender."

"We are honored to partner with UPWard for such an innovative competition. This program is two-fold, it demonstrates the vital role small businesses play within our communities and encourages the growth of our local economy," said Dan Peterson, SNBT Executive Vice President and Commercial Loan Officer. "As a local leader for business loans, it is a thrill to invest in entrepreneurship and see the transformation of a business from the idea stage to reality."

Entrants who submit an application receive constructive feedback on their business plan or product idea(s) and have the opportunity to evolve it from virtual business into a tangible enterprise. The contest runs through November 1, 2012 and is open to all residents in the Upper Peninsula of Mich. as well as Marinette and Florence Counties of Wis.

Winners of the region-wide competition will receive startup seed capital, mentoring services, and media exposure. Awards will be presented at the Operation Action U.P. Annual Meeting in January 2013. For more information and guidelines for submission visit www.upwardinitiative.org or call Holly Peoples at 906-280-2441.

The UPWard Initiative was created as a collaborative effort of the private and public leaders of the Upper Peninsula of Michigan and adjoining Wisconsin counties.



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Its goal is to align and promote the region's resources, expertise and creativity in order to sustain and grow the region's economy.

The Stephenson National Bank & Trust is a 137-year old independent community bank with assets of \$291 million and Trust and Investment Management assets in excess of one-third of a billion dollars. Offices are located in Marinette and Oconto, Wis. and Menominee, Mich. with a Trust & Investment Office in Marquette, Mich. For more information about The Stephenson National Bank & Trust visit www.snbt.com.

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