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Resurgence in Community Banking – Even in Tough Times
Adams Dairy Bank Celebrates 1st Anniversary, Exceeds Growth Expectations

BLUE SPRINGS, MO. (January 28, 2009) – Even after a year, Adams Dairy Bank still fields a lot of questions about the origin of their name. “No, we’re not a working dairy,” explains Adams Dairy Bank President David Chinnery. “But if you come to open an account, I’m sure we can find some milk and cookies.”

Throughout the month of January, Adams Dairy Bank has been celebrating their one-year anniversary. In these economic times, many in the banking business have been shaken to the core. Not Adams Dairy Bank, who has exceeded many of the expectations set just one year ago when their one-and-only location opened near I-70 and Adams Dairy Parkway.

Chinnery credits overwhelming community acceptance for the bank’s initial success. “The business community has welcomed us, not only with open arms but with open accounts,” said Chinnery. A pleasant surprise has been the broad geographic reach for the new bank beyond Blue Springs. A number of additional customers have come from the greater eastern Jackson County area including Lee’s Summit, Independence, Oak Grove, Odessa and Grain Valley.

The term “community bank” has special meaning for Chinnery and its nearly 170 local shareholders. “The majority of our shareholders are also our customers,” said Chinnery. “They take special interest in our success as owners, but also as our customers and our neighbors.” Over the past year, the shareholders have provided constructive feedback on anything from hours of operation to deposit cut-off times, which has guided where many of the banks’ services

are today. Added Chinnery, "Community banking is really about serving your neighbors – the way they expect to be served.

Since January 2008 the bank has made nearly \$29 million in loans throughout the local community, a significant number given the difficult credit market throughout the nation, indicating the Blue Springs economy continues to be strong. Many notable business leaders in Blue Springs also serve on the board of Adams Dairy Bank.

When asked to summarize the year of exceeding expectations, Chinnery said, "Offer everything your customers expect from a fully capable, full-service bank – and think of your customer literally as your neighbor. And occasionally that might mean serving milk and cookies.

About Adams Dairy Bank

Adams Dairy Bank, located near the intersection of I-70 and Adams Dairy Parkway, is a full-service community bank serving the greater eastern Jackson County community. Based in Blue Springs, Mo., the Adams Dairy Bank staff, board members and their nearly 170 local shareholders are creating a banking-family environment by serving individuals, small-to mid-size business owners, and professional corporations in the region. In addition to their convenient location in the Coronado Plaza, Adams Dairy Bank customers have access to 555 ATMs through the Ultra network. For more information, visit www.AdamsDairyBank.com.

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