

# Big Horn Federal

*The Basin's Full Service Community Bank*



As Big Horn Federal enters into its 80<sup>th</sup> year of business we are proud to commemorate this historic mark with a new facility and location in the Powell community, which we have served for decades. We are excited about this new building and location as it symbolizes our future across the Big Horn Basin as a true community bank. The new facility is the culmination of the continued change taking place at Big Horn Federal and it is a reflection of our commitment to our loyal customer base and the customers we serve.

Past management at Big Horn Federal has had deep roots serving the institution and all of our communities for the last 40 years and they set a high standard for current management. Current management's mission is to try and deploy new ideas and perspectives along with incorporating those ideals, values, traditions and philosophies which have made the institution a strong success. Not an easy task, but something we continue to strive to attain as a mutual community based bank.

Fulfilling this mission starts with our people. We are fortunate to have some of the very best. Although the industry has seen changes over the last few years due to the financial crisis, Big Horn Federal continues to make it a priority to hire people who uphold the service and the standards you have come to expect. Not only do we look for service minded employees, we seek employees with a strong relationship with their communities and a real passion to serve the community.

As a mutual, we believe we have a massive advantage over our competition as we are not beholden to stockholders. With this advantage, we are not solely focused on profits or growth, but instead can take a longer term approach and focus on our customers, our people and the ever changing technology necessary to help our people better serve you and your community. We strive to leverage this advantage and provide a unique experience that differentiates us from our competitors. This is the nexus for our tag line, "That's doing business the Big Horn Federal Way".

It is easy and fashionable to make the claim that one is local. Look around and see how many banks in your market space try to make this claim. However, I challenge everyone to find a bank, like ours, that can make the local claim carry the value that we have created at Big Horn Federal. Our Board of Directors is comprised of representatives from each of the communities we serve. Not only do they help in the overall direction of the bank, but our customer base can be certain that their loans are reviewed by a group of their peers that understand living and conducting a business in the greater Big Horn Basin. Furthermore, our corporate headquarters have remained in the place where we opened our doors in 1935, Greybull, Wyoming.



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It's fair to have local bankers who live and work in the same communities want to claim that their employer is local. But does a bank with headquarters outside of Wyoming have the same local viewpoints, concerns and understanding as Big Horn Federal? Our corporate headquarters is only 70 miles from its furthest branch location and a representative from each of our markets sits on the governing Board of Directors. We are proud to say that no other bank in our area can make these claims.

This focus on the communities we serve only enhances the quality and breadth of services provided by Big Horn Federal. Not only can we provide and offer all of the services and products of larger banks like remote deposit capture and mobile services we are also committed to enhancing our technology. This is one of the primary reasons Big Horn Federal was named a top 10 US small community bank for technology initiatives by Bank Technology News.

We hope you have benefited from the amount of technology infrastructure that we have implemented at Big Horn Federal over the last 5 years. However, we are not done. We will continue to make sure that products needed by our customer base are available from Big Horn Federal. Our customers can count on Big Horn Federal to remain committed to local communities, local businesses, and customer service, as well as the technology to tie it all together.

From humble beginnings and limited services in 1935 to the latest modern technological advances providing a wide array of products and services today, Big Horn Federal focuses on nothing more than serving our local customers and our communities. This is why reestablishing our bank with a new facility in Powell to mark our 80th year is so special. While others in the industry claim new markets and an expanded reach, we thought it best to reinvest in ourselves and into the Powell community. Nothing says, "local" more than increasing our ability to provide a superior level of service for our existing customers and communities. I encourage everyone to come visit Big Horn Federal and see the difference. That's doing Business the Big Horn Federal Way.

John Coyne III  
CEO & President  
Big Horn Federal Savings Bank



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