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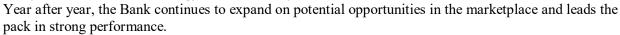
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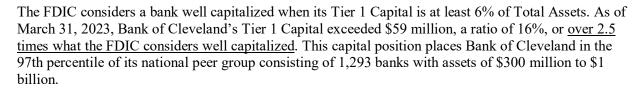
Bank of Cleveland Strong

Cleveland, Tennessee; April 27 2023; Bank of Cleveland opened its doors on May 8, 1987 in a mobile facility on Keith Street. Back in 1987, the era of bank mergers was underway and Bank of Cleveland was established to provide Bradley County a true, locally owned and operated community bank.

Today, Bank of Cleveland is the only locally owned and managed bank headquartered in Bradley County.

Bank of Cleveland's main emphasis is on growth, safety and soundness, technology and community.





Scott Taylor, Bank of Cleveland Chairman and CEO, said "For the past 36 years, we have focused on what we know best—loans and deposits. And while our business model may seem old fashioned or traditional to some, it has served us well and we are very proud of our ongoing success."

S&P Global Market Intelligence recently released the 2022 Best Performing Community Banks under \$10 billion in assets in the Southeast Region based on seven metrics. Out of 732 banks eligible, Bank of Cleveland ranked 12th in the Region which includes the 10 states of Mississippi, Alabama, Georgia, Florida, South Carolina, North Carolina, Tennessee, Kentucky, West Virginia and Virginia.

In March 2023, BauerFinancial, Inc., the Nation's Premier Bank Rating Firm, announced that Bank of Cleveland had once again earned its **Top 5-Star Rating** for financial strength and stability. Bauer rates every federally insured U.S. chartered bank with the same strict standards.

For more information about Bank of Cleveland, visit the website at www.bankofcleveland.com. ####

