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SALIN BANK



Joseph Howarth
Community President
Lafayette Downtown Banking Center

E-mail: j.howarth@salin.com

Phone: 1-800-320-7536 Ext. 7504

Joe is a 30+ year veteran of the banking industry and is well experienced in commercial banking, operations and management. After beginning his banking career in retail and commercial lending, he served in leadership roles for four banks in Indianapolis and Michigan. Joe has also served in senior management positions with private and public companies.

The Howarth family name is well known within banking in the Lafayette community and contiguous county markets with over sixty years of service.

Joe graduated from Indiana University with a Bachelor of Science in Finance. He serves on the Family Selection Committee of Habitat for Humanity.



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Salin Bank and Trust Company, a family-owned community bank, is one of the top ten chartered banks in Indiana with assets of more than \$750 million. Salin operates 25 banking centers in 10 Indiana counties serving Burlington, Columbus, Delphi, Edinburgh, Flora, Fort Wayne, Galveston, Gas City, Kokomo, Lafayette, Logansport, Marion, Walton, West Lafayette, and Indianapolis.