

# For Immediate Release



CONTACT: Karen Dorway  
BAUERFINANCIAL, Inc.

TEL: 1.800.388.6686

FAX: 1.800.230.9569

[www.bauerfinancial.com](http://www.bauerfinancial.com)

[research@bauerfinancial.com](mailto:research@bauerfinancial.com)

To Banking or Business Editor:

## Georgia Banks Still Struggling; as are Wyoming and New Jersey CUs. See How the Institutions in Your State Fare.

**December 19, 2017:** New bank and credit union star-ratings are now available from BAUERFINANCIAL, Inc., Coral Gables, FL, the nation's leading independent bank and credit union rating firm. Star-ratings are assigned on a scale of zero to five-stars with five being the strongest and reflect the overall financial health of the institution.

Attached is a year over year state comparison of recommended (5-Star or 4-Star) and Troubled and Problematic (2-Star or below) banks and credit unions. Georgia banks, though improving, are still struggling. It is the only state that still has more than 10% (10.7% to be exact) of its banks represented on [Bauer's Troubled and Problematic Bank Report \(T&P \\$99\)](#). New Jersey falls into a distant second at 7.1%.

New Jersey credit unions also fall into second with 6.6% rated 2-Stars or below. Wyoming is the only state with more at 6.9% while Georgia CUs find themselves in a comfortable spot with fewer than 1% relegated to this lower category.

Nationwide, only 2% of banks fall into these lower brackets while **over 89%** are now in the recommended tiers! That being said, banks rated 2-Stars or below operated through nearly 400 branches nationwide, so do your due diligence. [Troubled and Problematic Credit Unions](#) (also \$99) actually increased during the third quarter—from 2.2% to 2.6% of the total. Find out what your bank or credit union is rated.

It's easy. Simply visit [bauerfinancial.com](http://bauerfinancial.com) today to look up the rating of your bank(s) and/or credit union(s). Then mark your calendar to check again next quarter. It takes just a few moments and could save a lot of headaches as well as cash. While you're there, check out our CD rate pages to get the best CD rates in the country and read all about the current status of the banking industry.

It's Simple. It's Smart... and it's Free.

BAUERFINANCIAL has been providing the public with the knowledge they need to make informed decisions regarding their banking relationships since 1983.

**BAUER...Trusted.**

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Members of the press may request a free spreadsheet of all the bank and/or credit union star ratings in their state, along with financial highlights, by emailing [research@bauerfinancial.com](mailto:research@bauerfinancial.com).