

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Do You Want a Bank that Seems Strong, or that IS Strong?

January 15, 2010: BAUERFINANCIAL, Inc., the nation's premier bank rating and research firm, wants to remind readers to take their time and do their due diligence before choosing a bank or credit union.

When we choose a bank or a credit union as our primary financial institution, or even as a secondary financial institution, we are going to be tied to that institution by checking and other deposit accounts, direct deposits, electronic bill payment, loans, and sometimes more. Before investing this much of your private self into any relationship, it makes sense to do a background check of our would-be partner.

Karen Dorway, president of BAUERFINANCIAL puts it this way, "Do you want a bank that appears strong, or a bank that really IS healthy and financially strong? Assuming the latter, how do you judge which is strong and which is not? Without a banking background, it can be a daunting task."

With more than 26 years of experience analyzing bank and credit union financial data, BAUERFINANCIAL answers the question for you. And, as many are surprised to learn, size has very little to do with it. BauerFinancial rates U.S. banks and credit unions from a depositor's perspective. In other words, we care more about depositor money being safe than about stockholders making money. What's more, we are very conservative in our approach. We provide consumers with a rating they can trust in a simple to understand star-rating format (zero to five-stars, with five-stars being the strongest).

We are completely independent and unbiased. No institution pays us to rate it, nor can any choose to be excluded. For free star-ratings visit www.bauerfinancial.com. (Verbal ratings and written reports are also available for a nominal fee.)

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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.