

For Immediate Release



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To Banking or Business Editor:

Nation's Banks & Credit Unions Continue with Slow, Steady Improvement

September 12, 2012: BAUERFINANCIAL, Inc., the nation's bank rating firm, has just released its quarterly star-ratings on all U.S. banks and credit unions. To check the rating of your financial institution, simply visit www.bauerfinancial.com. Star-ratings are offered as a FREE community service on the web, so visit today! While you're there, check out the ratings of other institutions in your area, or across the nation.

Over 66½% of the nation's banks have earned Bauer's recommended rating of 5-Stars or 4-Stars with the June 30, 2012 financial data. That's a number we haven't seen since March 2008. Capital levels and profits are both on the rise and delinquent loans are finally on the mend, setting the stage for this good news. Perhaps even better news, the percentage of U.S. credit unions that have earned a recommended rating by BauerFinancial (i.e. rated 5-Stars or 4-Stars) has reached a milestone as it now tops 75%.

Even so, there are still over 10% of banks and nearly 4% of credit unions that fall into the 2-Star or below category of Troubled and Problematic institutions. How do you know where yours falls? It's simple, just visit www.bauerfinancial.com to find out how your financial institution fares.

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. BAUERFINANCIAL is the source that bankers and consumers trust when making important banking decisions. Let's face it, when it comes to money, all decisions are important.

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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.