

# For Immediate Release



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To Banking or Business Editor:

## How Does Your Bank Rate? Visit [www.bauerfinancial.com](http://www.bauerfinancial.com) to find out now.

**March 17, 2009:** BAUERFINANCIAL, Inc. Coral Gables, Florida, the nation's bank rating firm, has updated all U.S. bank and credit union star-ratings. What's more, they are available FREE to anyone who visits the web site.

For years the FDIC referred people to BAUERFINANCIAL, (as well as a handful or so of other private rating firms) when they were concerned about their bank. But then, for years the banking industry was in great shape. By and large, it still is in pretty good condition, but the FDIC has reverted to its previous stance. That stance basically insists that all FDIC-insured institutions are equal and you should not be concerned with their ratings.

Hogwash! If the FDIC truly believes consumers don't care about their bank's financial condition, they need look only as far as their own call center. (They had to hire extra help to handle the increased call volume last year.) To be sure, no consumer's deposits are at risk if they stay below the FDIC insurance limits. For many, however, deposit insurance alone does not bring the peace of mind they crave; they want to know their bank is strong.

BauerFinancial has been helping consumers make informed decisions for over 25 years. We want to make sure that (a) consumers are fully insured wherever they have their deposits (for this, visit [www2.fdic.gov/edie](http://www2.fdic.gov/edie)), and (b) that they can sleep at night secure in the knowledge of whatever their bank's rating may be (for this, visit us at [www.bauerfinancial.com](http://www.bauerfinancial.com)).

Here's a quick look at the bank star rating distribution and how it has changed over the past year. With so many strong banks still to choose from, why settle for anything less?

	Dec. 2008	Dec. 2007
Recommended Banks (5-Stars or 4-Stars)	55%	70%
In-Between (rated 3½-Stars or 3-Stars)	33%	23%
Troubled or Problematic (2-Stars or below)	9%	2%
(The remainder are unrated Start-up Banks.)		

For more information call 1.800.388.6686 or log on to [www.bauerfinancial.com](http://www.bauerfinancial.com).

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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).