

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Delinquent Loans Up 10% ...and Climbing

September 26, 2007. Coral Gables, FL. **BAUERFINANCIAL, Inc.**, the nation's leading independent bank rating and research firm, has released its latest nationally recognized BAUERFINANCIAL™ star ratings for the nation's 8,611 banks and 8,410 credit unions based on newly released June 30, 2007 financial data. (The rating scale is from zero to 5-Stars with 5-Stars being the strongest.)

"The second quarter '07 saw a 10% climb in delinquent loans at the nation's federally insured banks and thrifts, and there is no indication that percentage will be going anywhere but up in coming quarters," reports Karen L. Dorway, president of BAUERFINANCIAL, Inc. "That being said, I would also like to stress that the vast majority of banks are well prepared to deal with these rising numbers. In fact, over 75% of the nation's banks still earn BAUERFINANCIAL's recommended status (rated 5-Stars or 4-Stars). To find out the rating of any U.S. bank or credit union, simply call 1.800.388.6686 or log on to www.bauerfinancial.com."

BAUERFINANCIAL™ is an independent, unbiased third party that has been rating FDIC insured banks and federally insured credit unions from a depositor's perspective since 1983. Star ratings are assigned based on the financial condition of the institution and are provided to the public as a FREE service at www.bauerfinancial.com or 1.800.388.6686. No institution pays for its rating, nor can any elude it.

As always, members of the press may request a free spreadsheet file of all the bank and/or credit union star ratings in their state by calling Karen Dorway at 1.800.388.6686 or emailing her at kdorway@bauerfinancial.com.

Whether moving to a new city, or just shopping around for the best bank in the area, BAUERFINANCIAL™, can point you in the right direction for worry-free banking.

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Members of the press may contact Karen Dorway at 1.800.388.6686 for more information or to request customized bank and/or credit union data and reports.