

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Problem Banks Multiply But Over 60% of Industry Still Strong ...Find Out Where Your Bank Stands

October 3, 2008: BAUERFINANCIAL, Inc. Coral Gables, Florida announces that 63% of the nation's banks are still strong and recommended by the research firm (i.e. rated 5-Stars or 4-Stars). Granted, problem institutions (those rated 2-Stars or below) have been multiplying in recent quarters, but they still represent only 5% of the industry.

That leaves another 28% in the middle ground (rated 3-Stars or 3½-Stars) and 4% that are too new to rate. (BAUERFINANCIAL will not rate a bank until it has seen two complete years of data.)

"There are plenty of strong banks all over the country", says Karen Dorway, president of the research firm. "The key is to do your homework... which is easier than you might think. Consumers can check the strength of their bank, thrift or credit union for free by simply visiting our web site: www.bauerfinancial.com. Or they can call 1.800.388.6686 to speak with one of our friendly representatives for just \$4 for the first rating and \$2 for each additional rating on the same call. Capitol Hill wants consumers to put their confidence back in the banking industry, but just asking for it won't make it so. To have confidence in your bank, you need the facts. That's where BauerFinancial, with over 25 years of experience, comes in."

For more information call 1.800.388.6686 or log on to 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.

If you are absolutely certain you will not need bank data or spreadsheets and would like to be removed from our fax list, simply call 800.388.6686 or fax 800.230.9569. (Please include the fax number you wish to remove.)