

Media Release



CONTACT: Karen L. Dorway, President
BAUERFINANCIAL Inc.
TEL: 1.800.388.6686
FAX: 1.800.230.9569
www.bauerfinancial.com
kdorway@bauerfinancial.com

FOR IMMEDIATE RELEASE:

To the Editor:

Cracks are Beginning to Show, but Most Banks Still Strong Find Out in 2 Minutes or Less Where Your Bank Stands

March 12, 2008: BAUERFINANCIAL, Inc. Coral Gables, Florida's bank and credit union star-ratings based on year-end 2007 financial data are now available, and as you can see from the chart below, stresses are beginning to show. The number of banks on our problem list in particular, has grown considerably from last quarter, as has the number of banks in the middle range. However, you can also see that the majority of the banking industry – 71% - remains on recommended list. That gives consumers over 6,000 recommended banks to choose from.

Credit unions are not suffering as much from the mortgage crisis as their banking counterparts. While we do see a migration from the higher star ratings, it is not nearly to the extent of banks.

Banks:	Sept. 30, 2007		Dec. 31, 2007	
Problem List (2-Stars or below)	108	1%	166	2%
Middle of the road (3-Stars or 3½-Stars)	1,739	20%	1,964	23%
Recommended (5-Stars or 4-Stars)	6,324	74%	6,021	71%
Start-Up (too new to rate)	384	5%	374	4%
Credit Unions:				
Problem List (rated 2-Stars or below)	140	2%	158	2%
Middle of the road (3-Stars)	786	11%	805	12%
Recommended (5-Stars or 4-Stars)	6,143	87%	6,045	86%
Start-Up (too new to rate)	14	--	14	--

To ensure you are banking with an institution that still merits a recommended rating (5-stars or 4-stars) simply visit our web site: www.bauerfinancial.com (free) or call 1.800.388.6686 to speak with one of our friendly representatives (\$4 for the first rating, \$2 for additional ratings on the same call).

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 calling Karen Dorway at 1.800.388.6686 or emailing her at kdorway@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.)

Like what you see? **BAUERFINANCIAL** is here for all you bank related questions and answers .

Why Bauer? **BAUERFINANCIAL** has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. Nobody knows the industry better nor is better respected than **BAUERFINANCIAL**.

How can we get more information? Simply phone 1.800.388.6686, fax 1.800.230.9569 or email customerservice@bauerfinancial.com.

For more information on bank star-ratings or the highest CD rates in the country , visit our website at www.bauerfinancial.com.

How do we know we can trust **BAUER**'s ratings?

- A) The **FDIC** refers thousands of people to **BAUERFINANCIAL** each year because we are completely independent and unbiased.
- B) No bank pays for its rating, nor can any bank elude it.
- C) We have over 25 years of experience in this business!

Free star-ratings are available by visiting www.bauerfinancial.com.

Star Rating Key:

5-Star = Superior
4-Star = Excellent
3½-Star = Good
3-Star = Adequate
2-Star = Problematic
1-Star = Troubled
Zero-Star = Our lowest rating
S.U. = Start up. Too new to rate

Other Useful Information:

For **FDIC** Decisions on Applications, visit:

<http://www.fdic.gov/regulations/laws/bankdecisions/DepIns/index.html>

To find any FDIC-Insured Institution (or to do searches based on date established), visit: <http://www2.fdic.gov/idasp/main.asp>



BAUERFINANCIAL, Inc.
Gables International Plaza
Penthouse One
Coral Gables, FL 33134
800.388.6686
www.bauerfinancial.com