

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

National Consumer Protection Week

February 2008: BAUERFINANCIAL, Inc., Coral Gables, Florida, would like to remind consumers that even though National Consumer Protection Week is March 2-8 this year, they need to be aware of potential scams, threats and con artists every day. Some ways to avoid becoming a victim include:

- Do not respond to any email requesting information about you or your bank accounts. In fact, it's best not to even open emails from anyone you don't know. If your bank needs any such information, they will never request it via email.
- Shred important documents. Identity thieves often retrieve information straight out of the trash cans sitting on the sidewalk waiting for pick-up.
- Shred credit card solicitations, especially if they are pre-approved.
- Look for https when transacting business online. (This indicates a secure server.)
- Check credit reports carefully once a year for unauthorized or inaccurate accounts.
- Balance your bank and credit card statements every month.
- Make sure your deposits are insured. More and more we hear of bogus bank sites popping up on the web; there are several ways to make sure a bank is legitimate:
 - log on to our web site www.bauerfinancial.com, (or www.bankstars.com),
 - call the FDIC @ 877.275.3342
 - visit the FDIC's Bank Find page: http://www2.fdic.gov/idasp/main_bankfind.asp.
 - Or for credit unions, visit the NCUA site: <http://www.ncua.gov/indexdata.html>.

The internet has a wealth of information and has become an invaluable tool for many of us. Just be sure the companies and financial institutions you deal with, both online and in-person, are reputable and worthy of your trust before sharing any personal information.

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.

Weekly updates of the nation's top consumer CD rates are also available free to the press. Call Karen Dorway at 1.800.388.6686 or email her at kdorway@bauerfinancial.com to be added to the list.

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.
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Star-ratings are available by calling 1.800.388.6686 (\$4 for the first and \$2 each additional) or visiting www.bauerfinancial.com (unlimited free ratings).

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/Deplns/index.html>

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



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