

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Keep Your Deposits Safe in Two Easy Steps

August 11, 2008: BAUERFINANCIAL, Inc. Coral Gables, Florida, the nation's leading bank rating service, receives thousands of inquiries each week regarding the financial health of individual banks. Callers to BauerFinancial's call center range from, "***It's all FDIC insured so it doesn't matter where I deposit my money,***" to "***I'm taking all my money out of the bank and hiding it under my mattress!***". Of course, neither of these views is very prudent. Knowledge is always your best armor.

The fact is, the majority of the banking industry is weathering the current downturn just fine. Over 65% of the nation's banks are still recommended (rated 5-Stars or 4-Stars). Granted, that's down from 78% a year ago, but it still gives depositors a very large pool of recommended banks to choose from.

The problem is, we recently came off a nineteen month stretch (July 2004 through January 2007) in which there were no bank failures. Then in 2007, there were three, but 2008 has already seen eight. People are beginning to panic. Some even believe we are headed into another Savings & Loan crisis like we had in the 80s. We're not.

What we are faced with is the cleanup of a housing mess perpetuated by nothing more than good old-fashioned greed—the ultimate stimulator, made worse now by fear—the ultimate stagnater. Yes, there will be more bank failures. That's a fact. But you don't have to hide your money under your mattress to protect yourself. Just learn the facts. Pick a well-rated bank (like those listed each week in ***Jumbo Rate News***) and always make sure you are fully insured. (Visit **EDIE**, the **FDIC's Electronic Deposit Insurance Estimator** or www.fdic.gov, or call the **FDIC** at 877.275.3342.)

With these two simple steps, even if the worst does happen, and a bank takes a nosedive too quickly for you to get your deposits out without incurring a penalty, you still will not be at risk of losing money. To ensure you are banking with a healthy bank, thrift or credit union, simply visit our web site: www.bauerfinancial.com (free) or call 1.800.388.6686 to speak with one of our friendly representatives (minimal fee). Here's your knowledge. Now it's up to you to arm yourself.

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 you 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 you know you 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>



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