

Media Release



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FEATURE ARTICLE:

To the Editor:

11 Things to Consider When Selecting a Bank or Credit Union:

How can you be sure you are selecting the one that is right for you? Here are some questions to ask:

- 1 - Is the bank or credit union convenient to my home and/or work?
- 2 - What hours is it open?
- 3 - How easy is it to speak with a live body if I have a problem?
- 4 - Does it have an interactive website, online bill-pay and/or any other services I may require?
- 5 - How about bank-by-phone service?
- 6 - Will I be nickel and dimed to death in fees?
- 7 - Will it be able to fill any loan needs I might have now and in the future?
- 8 - Are management and other decision-makers local?
- 9 - What rates is it currently offering?
- 10 - Is the bank FDIC insured (or NCUA insured for credit unions)?
- 11 - How strong is the bank or credit union?

We can help narrow down your choices. Since 1983, BAUERFINANCIAL™ has been evaluating and rating the nation's financial institutions. It assigns a star rating based on the overall financial condition of every federally insured bank and credit union - every quarter. Best of all, the ratings are available FREE to the public at www.bauerfinancial.com. (Star ratings range from zero to 5-stars with 5-stars being the highest.) Check out yours today.

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