

Media Release



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FEATURE ARTICLE:

To the Editor:

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

With 9,025 U.S. banks and 9,227 credit unions to choose from, 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 might 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 safe is the bank or credit union?

We can help with this one. BAUERFINANCIAL™ star ratings are assigned based on the financial condition of every federally insured bank, thrift or credit union and are available FREE to the public at www.bauerfinancial.com or 1.800.388.6686. Highlights Reports comparing the institution's progress over the latest five quarters are also available for only \$10 for the first institution and \$4 for each additional institution. (Star ratings range from zero to 5-stars with 5-stars being the highest.)

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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.