

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

We're Not Santa, But We Have a List, You May Want to Check Twice... to See if Your Bank is Naughty or Nice

December 16, 2008: BAUERFINANCIAL, Inc. Coral Gables, Florida announces that 59% of the nation's banks are on Bauer's "Nice List". That gives you nearly 6,000 well-rated (either 5-Stars or 4-Stars) recommended banks to choose from. Conversely, there are 513 problem institutions (those rated 2-Stars or below) on Bauer's "Troubled and Problematic Bank List". That represents about 6% of the industry as a whole.

Another 31% (2,595) of the nation's banks fall in the middle (rated 3-Stars or 3½-Stars); and 4% are too new to rate. (BAUERFINANCIAL does not rate a bank until it has analyzed two complete years of financial data.)

"The number of recommended banks has been steadily shrinking as more and more banks are falling victim to the nation's current financial crisis. This is why we recommend checking your bank's rating – not just once a year, but every quarter. Consumers can check the strength of their bank or credit union for free by simply visiting our web site: www.bauerfinancial.com. Or they can call 1.800.388.6686 to speak with one of our friendly representatives for just \$4 for the first rating and \$2 for each additional rating on the same call. Ring in the New Year with the knowledge you can only gain from BAUERFINANCIAL's 25 years of experience."

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 emailing research@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>



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