

# Media Release



CONTACT: Karen L. Dorway, President  
BAUERFINANCIAL Inc.  
TEL: 1.800.388.6686  
FAX: 1.800.230.9569  
[www.bauerfinancial.com](http://www.bauerfinancial.com)  
[kdorway@bauerfinancial.com](mailto:kdorway@bauerfinancial.com)

FOR IMMEDIATE RELEASE:

To the Editor:

## The Rules Have Changed... Or Have They?

**November 7, 2008: BAUERFINANCIAL, Inc. Coral Gables, Florida**, the nation's leading bank rating service, has been analyzing and reporting on the condition of the U.S. banking industry for 25 years. We've been here through five U.S. Presidents (Ronald Reagan, George H.W. Bush, Bill Clinton, George W. Bush and now President-elect Barack Obama) and three Federal Reserve chairmen (Paul Volcker, Alan Greenspan and Ben Bernanke). We've witnessed the shrinking of the industry to nearly half the size it was when we began.

We have also seen the industry through good times and bad. We reported on all of the scandals and greed that defined the savings and loan crisis. We also reported on the outstanding condition of the nation's banks over the several years leading up to the current crisis. The difference: nobody pays attention when things are good; it becomes expected... until the pendulum swings again, that is.

As little as two years ago, the idea that a bank as large as Washington Mutual would be allowed to fail, was considered absurd. In this ideology, the rules have definitely changed. No longer can you assume that just because you've selected a Big Bank, or a bank that has been around for a long time, that your deposits will be protected. The other rule that has changed is deposit insurance coverage – which is now \$250,000 instead of \$100,000.

That's a lot of change. But still much remains the same. For example, the stringent requirements that **BAUERFINANCIAL** maintains for its recommended (5-Star or 4-Star) banks will never be compromised. That means there is no need to worry. All you have to do is pick a well-rated bank, remember to check its rating each quarter, and always make sure your deposits are fully insured. (Visit **EDIE**, the **FDIC's** **E**lectronic **D**eposit **I**nsurance **E**stimator or [www.fdic.gov](http://www.fdic.gov), or call the **FDIC** at 877.275.3342.) By following these simple steps, you will never have to worry about your deposits.

To check the rating of any U.S. bank, thrift or federally insured credit union, simply visit our web site: [www.bauerfinancial.com](http://www.bauerfinancial.com) (free) or call 1.800.388.6686 to speak with one of our friendly representatives (minimal fee). Our rules will never be compromised!

For more information call 1.800.388.6686 or log on to [www.bauerfinancial.com](http://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](mailto: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.)