

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

New Year, New Banking Concerns, But Not if You Bank at Star Bank

January 2009: Star Bank, Minnesota proudly announces it has earned **BAUERFINANCIAL, Inc.**'s highest 5-Star Superior rating for financial strength and stability. BAUERFINANCIAL has been analyzing the nation's banks for over 25 years and has earned the reputation as "the Nation's Bank Rating Firm", so to garner its highest 5-Star rating is a time-honored badge of distinction. Customers of Star Bank can be proud that their bank still shines, even under the watchful eye of the BAUERFINANCIAL microscope. The rating is based on the overall financial picture of the bank and at 5-Stars indicates that Star Bank is one of the strongest banks in the nation. This is the 10th consecutive quarter that Star Bank has earned this highest honor.

"This New Year in particular brings with it a whole new set of worries, but where a consumer banks shouldn't be one of them", remarks Karen L. Dorway, president of BAUERFINANCIAL. "Some banks ignored proper loan underwriting standards in recent years and are now paying the price for that decision. But, Star Bank is a prime example of a bank that has stuck to traditional, conservative banking strategies, which, in this climate, is exactly what the 'other banks' are returning to. Star Bank is a model of banking safety and soundness and its customers can rest assured in that knowledge."

Established in 1904, Star Bank has been serving the banking needs of its neighbors and friends for 105 years. It currently operates through eight conveniently located offices in Annandale, Barrett, Bertha, Eagle Bend, Elbow Lake, Graceville, Verndale and Wheaton and can be found on the internet at www.starbank.net.

Star Bank: "The Bank that Cares.™"

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank rating and research firm, has been reporting on and analyzing the performance of U.S. banks and credit unions since 1983. No institution pays for its rating, nor can it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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