

PRESS RELEASE

F O R I M M E D I A T E R E L E A S E

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Bank of Eureka Springs Receives 5-Star Safety Rating For 70th Consecutive Quarter.

EUREKA SPRINGS - Charles T. Cross, President of Bank of Eureka Springs, today announced that the bank has been awarded the prestigious 5-Star Sustained Superior Award from Bauer Financial, Inc. In order to achieve this honor, a bank must exhibit the best in such areas as capital adequacy, asset quality, stability and other specific requirements, on a continuous basis over a specific timeframe. Bank of Eureka Springs has demonstrated the epitome of safety and soundness by earning and sustaining the Bauer Financial's 5-Star rating for 70 consecutive quarters (over 16 years). The prestigious Sustained Superior Status is earned by fewer than 10% of all banks in the United States. In making the announcement of the award, Cross noted, "The award is certainly nice to receive, but more importantly, it brings to light the faith and trust that our customers show in Bank of Eureka Springs. Our customers made this award possible. We received this prestigious recognition because of their continued support and patronage of Eureka Springs' only hometown bank. On behalf of the directors and employees of the bank we extend to each customer a sincere thank you for choosing us as your trusted financial partner."

Bauer Financial, Inc. has been analyzing and reporting on the financial condition of the United States banking industry since 1983. Through these years Bauer Financial has earned the reputation of "the nation's bank rating service". Each bank and credit union is required to file a detailed financial report with federal regulators four times a year. Bauer Financial obtains this data in its raw form from the government and subjects the data to a thorough analysis, compared with the banks historical data for consistency. Upon completion of the analysis, a star-rating is assigned each bank based on a scale of zero to five stars, with five stars being the strongest and highest rating possible. No institution pays for this rating, nor can they elude it.

In making the presentation to Bank of Eureka Springs, Karen L. Dorway, president of Bauer Financial said, "We are all aware of the problems in the banking industry these days. So, consumers need to know there are still well-run banks, like Bank of Eureka Springs, that continue to shine even when times are tough. Bank of Eureka Springs puts safety and soundness ahead of all else, making it an ideal place to put your deposits."

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