

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

Through Increasingly Difficult Environment, Crest Savings Bank Boasts Recommended Safety Rating

August 2008: Crest Savings Bank, Wildwood Crest, New Jersey stands strong in the current environment while many financial institutions are faltering. You don't have to take their word for it, though; Crest Savings Bank has earned a 4-Star Recommended rating from **BAUERFINANCIAL, Inc.** of Coral Gables, FL, the nation's leading independent bank rating and research firm. The 4-Star rating is based on the overall financial picture of the bank and indicates that Crest Savings Bank is one of the strongest banks in the nation. What's more, this represents the 20th consecutive quarter that Crest Savings Bank has earned this recommended status.

"In a climate where it is increasingly difficult to shine, Crest Savings Bank proves it can be done," remarks Karen L. Dorway, president of the research firm. "In fact, local residents should be proud that their community bank is one of the elite financial institutions in the nation. They can rest assured that their deposits are well-placed in this 4-Star bank."

Established in 1919, Crest Savings Bank has been pleased to fulfill the financial needs of its neighbors and friends for 89 years. It currently operates through eight conveniently located offices in Southern Cape May County and can also be found on the internet at www.crestsavings.com.

Crest Savings Bank: "Since 1919."

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 they elude it. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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For more information on Crest Savings Bank, or any other U.S. bank or credit union, contact Karen Dorway directly at 800.388.6686 or e-mail her at kdorway@bauerfinancial.com.

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