

THE VERIBANC BLUE RIBBON BANK®

COMMENDATION OF EXCELLENCE

The VERIBANC **Blue Ribbon Bank** Commendation of Excellence is the country's oldest formal recognition of banks which have met exceptionally high standards. Based on Federal Reserve Board data and other criteria, this designation is accorded to those institutions that demonstrate exceptional attention to safety, soundness and financial strength. For a bank to qualify for the **Blue Ribbon**, it must receive VERIBANC's highest **Green, Three Stars** rating in our eight level rating system, and it must satisfy additional safety related criteria. Our clients who have relied on **Blue Ribbon Banks** (only one has ever failed*) have had their risk of bank failure virtually eliminated. Nothing beats a **Blue Ribbon**.

On most of our reports the **Blue Ribbon** Commendation is presented following the safety rating in one of two ways. A single "B" immediately following our rating indicates that this institution has been a **Blue Ribbon bank** from 1 to 7 consecutive quarters. A double "BB" immediately following our rating indicates that this institution has been a **Blue Ribbon bank** for 8 or more consecutive quarters.

* Fraud committed by the president whereby he was surreptitiously diverting deposits for his personal use.