

NEWS RELEASE

For Immediate Release

Contact: Tim Taylor, Vice President Financial Services, 248.539.5258

Morpace Reports: Investors Continue Conservative Shift

Farmington Hills, MI, February 10, 2009 – Recoiling from financial fears and a down market, nervous consumers are becoming increasingly cautious about investment decisions according to a new Morpace poll.

The proportion of consumers reporting they have become “more conservative” with their investments is continuing to rise and now stands at 40 percent -- up significantly from last September’s 30 percent level.

“Those who have adopted a more conservative stance outweigh by six to one those who say they have become more aggressive with investment decisions – forty percent versus seven percent,” said Tim Taylor, Vice President, Morpace Financial Services. “We expect to see the trend toward conservative investor behavior continue.”

“In fact,” Taylor added, “over a quarter of those surveyed reported that they have already reduced contributions to investment vehicles like 401Ks and IRAs over the past three months, and roughly one-in-five plan to reduce contributions to these types of investments during the remainder of 2009. At the same time, we see that people are more likely to plan to increase, rather than decrease, the amount they contribute to safer investment vehicles like savings accounts/CDs and checking accounts – suggesting a shifting in funds.”

“This shift from market based investments to bank backed deposits represents a major opportunity for those banks that offer attractive alternatives to more risky investments,” said Taylor.

Omnibus Study interviews were completed in late January, 2009, with 1,010 consumers selected from an Internet panel of adults aged 18 and over. The sample’s demographic profile reflects the U.S. population.

About Morpace Inc.

Morpace is a full-service survey research and consulting organization specializing in automotive, financial services, health care, retail and technology. Morpace has global expertise in providing innovative proprietary solutions to clients in four core areas: market definition and segmentation; product development and pricing; brand and image positioning; and customer satisfaction and loyalty. Morpace serves national and regional banks and other financial institutions.

Established in 1941, Morpace Inc., an ISO 9001:2000 certified organization, is one of the largest privately held marketing research firms in the United States. Headquartered in Farmington Hills, Michigan the company has offices in Irvine, California; New York City; and London, England.