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**Bank Financial Security Takes on Dramatic New Importance to Consumers**

**FARMINGTON HILLS, MI**, October 1, 2008 – The perception of a bank’s financial strength has assumed major new importance for consumers as they seek to differentiate one institution from another in today’s volatile financial climate, according to recent national survey research.

Bank financial security previously played only a very limited role in consumer choices among banks, but now is top-ranked among various factors which consumers believe distinguish institutions from one another. A bank’s financial strength is currently viewed as a far more important differentiator than its convenience, a dramatic reversal.

When asked what factors would be most and least effective in differentiating or setting apart a bank, consumers in the Morpace Omnibus Study -- a nationally representative survey of U.S. adults -- place four times more importance on a bank’s financial strength than on the convenience of its branch or ATM locations, historically among the most commonly cited reasons for choosing a bank.

Survey interviews were conducted in the week just preceding the bankruptcy of Lehman Brothers and the rescue of AIG. “The recent negative publicity is clearly leading consumers to question the financial viability of banks,” explains Tim Taylor, Vice President, Morpace Financial Services Practice, “while before, it was typically accepted as fact that a bank was sound.”

Other factors also currently considered to be key bank differentiators are a bank’s offering of free checking, good customer service and no out-of-network ATM fees. A full report of findings is available upon request.

Survey interviews were completed September 9-16 with 1,171 consumers. Selected from an Internet panel of adults aged 18 and over, the sample’s demographic profile is reflective of the U.S. population.

**About Morpace Inc.**

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