

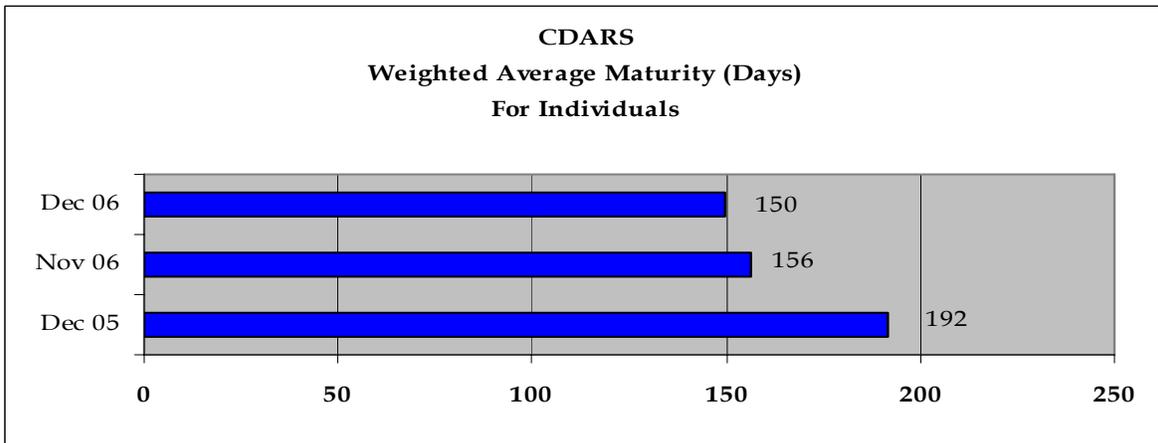
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CDARS MATURITY PREFERENCE REPORT FOR INDIVIDUALS

Arlington, VA (January 17, 2007) – Retail depositors, uncertain as to the direction of long-term rates, prefer to remain at the short end of the yield curve, according to Promontory Interfinancial Network, which released its latest monthly CDARS[®] Maturity Preference Report today.

The report shows over time which maturity terms are attracting large dollar amounts, on an aggregate basis, from individual depositors into CDs using CDARS. Individuals invest on average \$345,000 into CDs using CDARS, also known as the Certificate of Deposit Account Registry Service[®].

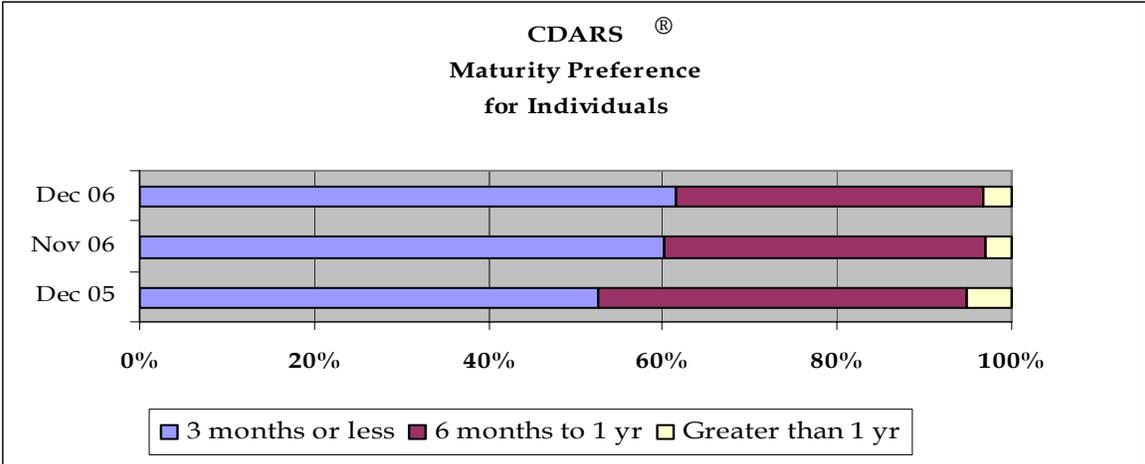
The weighted average maturity in days for CDs purchased using CDARS in December of 2006 was 150 days which represents a decline of 22% in weighted average maturity days on a year-over-year basis. This time last year the weighted average maturity for CDs purchased using CDARS stood at 192 days.



Source: Promontory Interfinancial Network

Mark Jacobsen, the president and C.O.O. of Promontory, noted that “retail depositors have been staying short and have been reluctant to purchase longer term CDs.”

During December of 2006, 62% of individuals who purchased CDs using CDARS placed their money in a maturity of three months or less. In addition, 35% placed their CDARS deposits in maturities ranging from six months to one year. Only 3% of individual depositors purchased CDs using CDARS with a maturity of more than one year.



Source: Promontory Interfinancial Network

The report is based on data from a nationwide network of more than 1,400 institutions. CDARS provides a bank the ability to offer a customer access to FDIC insurance coverage of up to \$30 million.

Promontory Interfinancial Network is a financial services company providing profit enhancing solutions to financial institutions. The company is located in the greater Washington, D.C. area.

Note: The CDARS[®] Maturity Preference Report presents aggregated data derived by Promontory from usage of the CDARS service by Promontory Network member banks that placed CDs for individuals. For more information on CDARS visit www.promnetwork.com.
