

Media Release



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FOR IMMEDIATE RELEASE:

To the Editor:

First Federal Savings and Loan of Bath Rates Tops in Banking

July 2009: First Federal Savings and Loan of Bath, Maine takes great pride in receiving a 5-Star Superior rating for financial strength and stability from **BAUERFINANCIAL, Inc., Coral Gables, Florida**. 5-Stars is the highest rating attainable from BAUERFINANCIAL (the Nation's Bank Rating Firm for over a quarter of a century) and is based on the overall financial picture of the institution.

Earning a 5-Star rating indicates that First Federal Savings and Loan of Bath is one of the strongest banks in the nation. In fact, this is the 71st consecutive quarter that First Federal Savings and Loan of Bath has earned this highest honor. Only 7% of the nation's banks can claim this distinction.

Given that, it is not surprising that Karen L. Dorway, president of BAUERFINANCIAL, has high praise for First Federal Savings and Loan of Bath. "First Federal Savings and Loan of Bath has avoided the lending and underwriting problems that have plagued much of the banking industry. It is clear that the staff of First Federal Savings and Loan of Bath, under the direction of Mr. Andrew Perry, CEO, remains diligent in adhering to sound banking principles and standards."

Established in 1935, First Federal Savings and Loan of Bath has been serving the banking needs of its neighbors and friends for 74 years. It currently operates through four conveniently located offices in Bath, Boothbay Harbor and Damariscotta and can also be found on the internet at www.firstfederalbath.com.

First Federal Savings and Loan of Bath: "Everything You Love About Maine in a Local Bank."

BAUERFINANCIAL, INC., Coral Gables, Florida, the nation's leading independent bank and credit union 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 it be eluded. Consumers may obtain star-ratings by visiting www.bauerfinancial.com.

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