



Decorah Bank & Trust Company

Experience the Difference

PRESS RELEASE

July 18, 2008 – Decorah, Iowa

Not One Penny to Lose when FDIC Insured

Recent national news reports have raised public concern about the safety of deposits in banks. While it is true that investment banks and some larger commercial banks are experiencing pressure because of market conditions and irresponsible lending, community banks remain strong.

Community banks are common sense lenders, well capitalized and highly regulated. The purpose of community banks is to meet the needs of the community which involves a good mix of consumer, commercial and agricultural business. Even in the midst of these difficult times, the vast majority of our nation's banks, especially community banks, are strong, safe and stable. No one has ever lost a penny of deposits insured by the Federal Deposit Insurance Corporation.

Ben Grimstad
President
Decorah Bank & Trust Co.