

NEWS RELEASE 2007

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ABA MARKETING NETWORK ANNOUNCES FINANCIAL MARKETING AWARD WINNERS

BALTIMORE, Sept. 18 – The American Bankers Association has announced the winners of its 2007 Financial Marketing Awards. The awards, which were announced during the ABA Marketing, recognize the year's most impressive bank marketing campaigns, including print, radio, television, direct mail, multi-media and online advertising in the financial services industry.

Bank of Guam, in Hagatna, Guam was selected as the overall winner for its multimedia campaign titled, "Remember Your Roots," which emphasized the principle upon which the Bank of Guam was founded. This principle is to preserve its identity while embracing its American freedom to be a driving force in the market place. The runner-up for the overall winner category was California Bank & Trust, headquartered in Irvine, Texas for their campaign titled, "Commercial Banking Acquisition."

A panel of financial services marketers and advertising professionals judged each entry based on the implementation of the communications strategy, tone, message and positioning, as well as the campaign's overall quality.

Each of the 390 entries was divided into 11 categories, including annual report, brand, community service, inspirational, financial education, humor, diversity, internal branding, customer retention marketing and customer acquisition marketing.

Each category had a premier financial advertising campaign winner that was judged in four asset levels: under \$500 million, \$500 million-\$1 billion, \$1 billion-\$5 billion and more than \$5 billion. Financial institutions — banks, savings and loans, insurance companies, brokerage firms, investment firms, credit card companies — and their advertising agencies submitted entries. A complete list of the winners follows.

Overall Winner - First Place:

Bank of Guam

CAMPAIGN: "Remember Your Roots"

Overall Winner- Runner-up:

California Bank & Trust

CAMPAIGN: "Commercial Banking Acquisition"

Under 500M

2005 ANNUAL REPORT

Stackpole & Partners, Newburyport, Maine (Reading Co-operative Bank)

2006 ANNUAL REPORT

MBM Marketing Agency -- Richmond, Va. (The National Capital Bank)

BRAND

Financial Marketing Solutions -- Franklin, Tenn. (Bartow County Bank)

COMMUNITY SERVICE

Eclipse Bank -- Louisville, Ky.

INSPIRATIONAL

Bank of Botetourt -- Troutville, Va.

FINANCIAL EDUCATION

First Community Bank -- Corpus Christi, Texas

HUMOR

CorTrust Bank -- Sioux Falls, S.D.

DIVERSITY

The Bank of Elk River -- Elk River, Minn.

CUSTOMER RETENTION MARKETING

First National Bank of Hudson -- Hudson, Wis.

CUSTOMER ACQUISITION MARKETING

Cornerstone Bank -- Atlanta

\$500M-\$1B

2005 ANNUAL REPORT

Alliance Bank -- Irvine, Calif.

2006 ANNUAL REPORT

Union Trust Co. -- Ellsworth, Maine

BRAND

Norway Savings Bank -- Norway, Maine

COMMUNITY SERVICE

Heritage Oaks Bank -- Paso Robles, Calif.

INSPIRATIONAL

Bank of Guam -- Hagatna, Guam

FINANCIAL EDUCATION

Norway Savings Bank -- Norway, Maine

HUMOR

First Independent Bank -- Vancouver, Wash.

DIVERSITY

Bank of Guam -- Hagatna, Guam

INTERNAL BRANDING

First Independent Bank -- Vancouver, Wash.

CUSTOMER RETENTION MARKETING

BLF Marketing -- Clarksville, Tenn. (F&M Bank)

CUSTOMER ACQUISITION MARKETING

Quad City Bank & Trust -- Davenport, Iowa

\$1 B-\$5B

2006 ANNUAL REPORT

Rose Glenn Group -- Reno, Nev. (Nevada State Bank)

BRAND

Gibraltar Private Bank -- Coral Gables, Fla.

COMMUNITY SERVICE

Sandy Spring Bank -- Olney, Md.

INSPIRATIONAL

Baylake Bank: Tall Ship Festival -- Sturgeon Bay, Wis.

FINANCIAL EDUCATION

Sandy Spring Bank -- Olney, Md.

HUMOR

Blattner Brunner -- Pittsburg (WesBanco)

DIVERSITY

Hadley Green Creates -- Seattle (Columbia Bank)

INTERNAL BRANDING

Bangor Savings Bank -- Bangor, Maine

CUSTOMER RETENTION MARKETING

Epsilon -- Irving, Texas (Key Bank)

CUSTOMER ACQUISITION MARKETING

Mills Financial Marketing -- Storm Lake, Iowa (FNB Corporation)

Over \$5B

2005 ANNUAL REPORT

Adcom Communications -- Cleveland (KeyBank)

2006 ANNUAL REPORT

Lane PR -- Portland, Ore. (Umpqua Bank)

BRAND

BBDO Atlanta -- Atlanta (Capital One Bank)

COMMUNITY SERVICE

Capitol Federal -- Topeka, Kan.

INSPIRATIONAL

G.K.V. Agency -- Baltimore, Md. (Provident Bank)

FINANCIAL EDUCATION

ING Direct -- Wilmington, Del.

HUMOR

BBDO Atlanta -- Atlanta (Capital One Bank)

DIVERSITY

Slack Barshinger -- Chicago (Harris Bank)

INTERNAL BRANDING

National Penn Bank -- Boyertown, Pa.

CUSTOMER RETENTION MARKETING

ING Direct -- Wilmington, Del.

CUSTOMER ACQUISITION MARKETING

California Bank & Trust -- Irvine, Calif.

The American Bankers Association brings together all categories of banking institutions to best represent the interests of this rapidly changing industry. Its membership — which includes community, regional and money center banks and holding companies, as well as savings associations, trust companies and savings banks — makes ABA the largest banking trade association in the country. For more press releases, backgrounders and fact sheets, visit our online press room at www.aba.com.

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