



FOR IMMEDIATE RELEASE

Market Rates Insight Introduces BenchmarkBuilder That Compares Your Rate to the Market, State, and FDIC Rate Cap

New Rate Benchmarking Tool Gives Subscribers a Competitive Edge by Providing Geographic Rate Comparisons with Competing Institutions and Emerging New Indices

SAN ANSELMO, Calif. (December 2, 2009) – Market Rates Insight (MRI, www.marketratesinsight.com), a leading research firm that tracks rates for deposits, loans, and fees to help financial institutions price with precision, today announced the launch of a new rate tracking report, BenchmarkBuilder, which compares deposit rates to the new mandatory FDIC deposit rate cap (Rule 337.6 – mandatory starting January 1, 2010), as well as competing institutions in designated markets. With BenchmarkBuilder, subscribers will be able to immediately view how their rates are stacked against the market average, the state average, and the FDIC rate cap mandatory for all brokered accounts as well as for less than well capitalized banks.

Market Rates Insight's new rate benchmarking tool allows you to track your deposit rates for CDs, money market accounts, checking, and savings accounts against the FDIC national rate, and the new mandatory FDIC rate cap, which is 75 bps above the FDIC national rate. It also allows you to designate competitors in target markets for comparison, so you can not only see how you compare to the FDIC, but to competing institutions for all product categories. Data is presented as a color-coded comparative line graph for quick analysis. Rate information also can be presented in more detailed reports or downloaded in Excel or PDF formats.

“With these new FDIC pricing guidelines, our new BenchmarkBuilder rate tracker was created to make sure that our subscribers gain the competitive advantage they've come to expect from our company,” said Rick Barham, founder and CEO of Market Rates Insight. “BenchmarkBuilder is a great tool to give you a snapshot of where your products fall in relation to the FDIC and competitive market rates. And for banks the FDIC categorizes as undercapitalized, it's an ideal solution to make sure your rates comply with the new mandatory FDIC rate cap.”

Market Rate Insight is offering BenchmarkBuilder as part of a subscription to MyRI, the company's Web-based research portal. BenchmarkBuilder is being bundled with MyRI's top four subscription packages, the Essential Interactive and Dashboard, and the Premium Interactive and Dashboard. Current MyRI customers who already have subscriptions at those levels will have immediate access to BenchmarkBuilder. Other customers can upgrade their subscription before January 31 for a special introductory rate of \$999.

BenchmarkBuilder complements the other deposit rate research products offered as part of the MyRI subscription, including BalanceBuilder, which provides competitive rate information for CDs, money markets, checking, savings, and other deposit products by term and tier. The subscription includes custom-designed reports that provide competitive rate information when you need it, organized in the format you find most useful. And it includes alerts to notify you of the latest products and rate changes, and access to the most comprehensive database of deposit products offered by banks and credit unions over the last 20 years.

About Market Rates Insight

For more than two decades, Market Rates Insight (MRI) has been helping subscribers price with precision by providing banks, thrifts, credit unions, and other financial institutions with accurate market intelligence on deposits, loans, and fees. MRI uses deposit surveys, mortgage and consumer loan surveys, fee and feature studies, scanned ads, new product alerts, and market share and money fund reports to give subscribers the intelligence they need to profitably react to emerging trends. MRI's products include customized, web-enabled market research tools that report on rates, as well as online searchable databases, gauges, alerts, and dashboards that aggregate key client data to provide real-time views on how they stack up against market competitors.

Market Rates Insight is located in San Anselmo, California. For more information, see www.marketratesinsight.com.

Contact:

Dr. Dan Geller
Market Rates Insight
415-448-8813
Dan.Geller@MarketRatesInsight.com

Tom Woolf
Market Rates Insight
(415) 259-5638
tom.woolf@marketratesinsight.com