



NEWS

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Curtis State Bank is Awarded 5 Stars in Bankrate.com's Safe & Sound® Ratings Service for Q2 2011

Curtis, NE – 2011 - Curtis State Bank has been awarded 5 stars in Bankrate.com's Safe & Sound® Ratings Service for the quarter ended June 30, 2011. 5 stars is the highest award rating and is defined as a "Superior" ranking of relative financial strength and stability. For over 13 years, Bankrate.com's Safe & Sound® service has given consumers information on the relative financial strength and stability of U.S. commercial banks, savings institutions and credit unions.

"Now more than ever, consumers need to know that their money is safe," said Thomas R. Evans, President and CEO of Bankrate.com. "Historically, when financial institutions receive one of our 4 or 5 star Safe & Sound® ratings, it has been a strong indicator of their financial health," Mr. Evans added.

Curtis Heapy, Curtis State Bank President, states, "More banks failed in the United States in 2010 than in any year since 1992, during the savings-and-loan crisis, according to the Federal Deposit Insurance Corp. Curtis State Bank is proud not only to be a five star bank but to be gaining ground, despite today's dismal economic climate."

Bankrate's Safe & Sound ratings are comparisons to both industry peer norms and standards. Individual performance levels are determined from publicly available regulatory filings and are compared to asset-size peer norms, industry standards and key absolute benchmarks. To learn more about Bankrate's Safe & Sound ratings methodology, go to:
http://www.bankrate.com/brm/safesound/ss_home.asp

Curtis State Bank is a full service, community bank, with local ownership, local decision-making, and a quality staff which combine to continue the tradition of cultivating relationships in our hometown. Chartered in 1910, Curtis State Bank is looking ahead to the opportunities of the next hundred years as agriculture and banking technology develop locally and globally. For more information visit www.CSBcurtis.com.

About Bankrate, Inc.

The Bankrate network of companies includes Bankrate.com, Interest.com, Mortgage-calc.com, Nationwide Card Services, Savingforcollege.com, Fee Disclosure, InsureMe CreditCardGuide.com, Bankaholic, CreditCards.com and NetQuote. Each of these businesses helps consumers to make informed decisions about their personal finance matters. The company's flagship brand, Bankrate.com is a destination site of personal finance channels,

including banking, investing, taxes, debt management and college finance. Bankrate.com is the leading aggregator of rates and other information on more than 300 financial products, including mortgages, credit cards, new and used auto loans, money market accounts and CDs, checking and ATM fees, home equity loans and online banking fees. Bankrate.com reviews more than 4,800 financial institutions in 575 markets in 50 states. Bankrate.com provides financial applications and information to a network of more than 75 partners, including Yahoo! (Nasdaq: YHOO), America Online (NYSE: AOL), *The Wall Street Journal* and *The New York Times* (NYSE: NYT). Bankrate.com's information is also distributed through more than 500 newspapers. Bankrate, Inc. was acquired by Apax Partners, one of the world's leading private equity investment groups, in September 2009. Apax operates across the United States, Europe and Asia and has more than 30 years of investing experience. For more information on Apax, visit: www.Apax.com.