



NEWS

FOR IMMEDIATE RELEASE

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Curtis State Bank is Awarded 5 Stars in Bankrate.com's Safe & Sound® Ratings Service for Q3 2011

Curtis, NE – 2011 - Curtis State Bank has been awarded 5 stars in Bankrate.com's Safe & Sound® Ratings Service for the quarter ended September 30, 2011. A 5-star rating is the highest award rating and is defined as a "Superior" ranking of relative financial strength and stability. For over 14 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.

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, chartered in 1910, is looking ahead to the opportunities of the next hundred years as agriculture and banking technology develop locally and globally. Local ownership, local decision making, and quality staff combine to continue the tradition of cultivating relationships. For more information visit www.CSBcurtis.com.

About Bankrate, Inc.

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50 U.S. states, Bankrate generates over 172,000 distinct rate tables capturing on average over three million pieces of information daily. Bankrate develops and provides web services to over 80 co-branded websites with online partners, including some of the most trusted and frequently visited personal finance sites on the Internet such as Yahoo!, AOL, CNBC and Bloomberg. In addition, Bankrate licenses editorial content to over 100 newspapers on a daily basis including The Wall Street Journal, USA Today, The New York Times, The Los Angeles Times and The Boston Globe.