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Founders Bank & Trust Earns 4-Star Rating

Grand Rapids, Michigan (December 29, 2008) Laurie Beard, President and CEO of Founders Bank & Trust, announces that Founders Bank & Trust has earned a 4-Star *Excellent* Rating from BauerFinancial Inc., an independent bank rating firm. Ratings are based upon current and historical financial data including capital levels, profitability, historical trends, loan delinquencies, regulatory compliance, along with several other factors.

Beard commented, "We are proud of our 4-Star Rating. Our conservative strategy has not only contributed to our *Excellent* rating but it has also positioned us well during these tough economic times. As a result of our financial strength, our bank continues to grow profitably and to support our local communities as we have always done."

Founders Bank & Trust is a locally owned community bank specializing in a superior level of personal attention. Founders Bank & Trust has four convenient branch locations in the Grand Rapids area, and offers a wide range of Personal and Business Loans and Deposit products as well as Trust & Investment Management Services.

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