



Western Independent Bankers Renews Endorsement of Reserve Insured Deposits

OVER 1 BILLION IN DEPOSITS INTRODUCED TO WIB MEMBER BANKS

New York, October 26, 2006 – The Western Independent Bankers Association has renewed its endorsement of Reserve Insured Deposits, an FDIC-insured sweep solution for broker-dealers that enables WIB’s independent banks to acquire stable, floating-rate long-term deposits.

“We’re pleased to renew our partnership with The Reserve,” said Anne Scully, President, Western Independent Bankers Service Corporation. “Since 2004, The Reserve has proven to be an exceptional partner and valued source of long-term deposits for our members. We are proud to be able to work with the industry leader and creator of the FDIC-insured program for the brokerage community. Through The Reserve’s innovation, WIB has been able to provide exceptional value to our member banks.”

The Reserve Insured Deposit program was launched in 1997. Today, hundreds of broker-dealers use Reserve’s sweep platform to place billions of dollars of their clients’ deposits into community banks around the country. The banks can treat these deposits as a reliable long-term mechanism with which to meet and fund their borrowers’ continued loan demand. The Reserve is the recognized cash management leader for the brokerage and banking community.

“Independent community banks are the backbone of the U.S. economy,” said Bruce Bent, founder and Chairman of The Reserve. “Placing deposits into these banks ‘guarantees’ immediate reinvestment back into local communities, not flight to global money centers.”

The Reserve’s Insured Deposits Program has undergone comprehensive screening and evaluation by bankers and WIB Service Corporation board and staff, including a thorough product review, regulatory compliance, commitment of management, years in business and a demonstrated commitment to the community banking market in the West.

“We are proud of the continued association we have with WIB,” added Bent. “I am pleased that Reserve Insured Deposits is having such a positive impact for WIB, its members and the entire banking and brokerage community.”

About The Reserve

Founded in 1970, The Reserve is the leading cash management provider for the brokerage, banking and institutional marketplace. In addition to launching the world’s first money market fund, The Reserve has developed a full suite of innovative cash management solutions, including the industry’s first FDIC-insured money market sweep program, diverse money market and mutual fund offerings, unique bank cash sweep services and enhanced cash products. Today, The Reserve has over \$50 billion in assets (as of October 26, 2006) – and serves millions of individuals and hundreds of institutions. Additional information is available at www.TheR.com.

About Western Independent Bankers Association:

Established in 1937, Western Independent Bankers (WIB) provides education, endorsed products and services, and peer networking opportunities to community bankers in the Western United States and U.S. Territories. WIB offers educational and leadership development forums, peer networking opportunities, and access to over 150 bank service providers. For more information go to www.wib.org.

About Western Independent Bankers Service Corporation

WIB Service Corporation is a wholly owned subsidiary of Western Independent Bankers. Established in 1994, WIB Service Corporation provides high quality, value-added services and products that enhance the competitive advantage of WIB member banks. WIB Service Corporation's Value & Income Program (VIP) Partners offers value-added services and income potential for WIB member banks. To learn more go to www.wib.org.

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Reserve Insured Deposits is a Federal Deposit Insurance Corporation (FDIC)-insured money market account and not a money market fund. Funds maintained in Insured Deposits Accounts at each participating bank are insured up to \$100,000 by the FDIC for each category of legal ownership, including any other balances you may hold directly or through other intermediaries, for a total of up to \$1,000,000 of FDIC insurance. Please read the Terms and Conditions carefully before investing. Reserve Insured Deposits is offered by Reserve Management Corporation.

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