

# IS YOUR BANK

## SUPERIOR?

**It Can Be.** By strategically avoiding high risk lending such as sub-prime mortgage lending and speculative residential construction lending, Superior has been able to add customer relationships that have positioned us well for the future.

- **Large Community Bank** – We have in excess of \$3 billion dollars in Assets through a growing and *diversified branch network throughout Alabama and Florida.*
- **Well Capitalized** – *Our regulators consider us to be well capitalized, and well managed.* In fact, they have such confidence in Superior that we were *selected to be one of the very first banks* in the country chosen to receive federal dollars to help jump start the economy.
- **Liquid** – We have *strong liquidity* and the *financial strength* to access more to meet our communities' needs. In fact, we are one of the very few banks in our markets continuing to lend money to credit worthy customers.
- **Experienced** – Our bankers know our markets and have the experience to help our customers navigate through these challenging economic conditions. Our Commercial Bankers, as a team, alone have over *600 years of experience.*
- **Growing** - Superior Bank provides financial expertise to our communities on a daily basis and has enjoyed *solid growth with over 38,000 people* just like you deciding to do business with Superior. This has translated into strong capital and operating revenues and the foundation for a solid future as we support our local communities.
- **Safe** - *Deposits are backed by the FDIC* and Superior Bank now proudly offers:
  - > Unlimited FDIC coverage until December 31, 2009, on all personal and business checking non-interest bearing accounts,
  - > Increased FDIC coverage to \$250,000 per depositor for deposits other than non-interest bearing accounts until December 31, 2009,
  - > FDIC coverage up to \$250,000 on all retirement deposit accounts.

In today's world, *it is obviously important that you have all the relevant facts to make your financial decisions.* To get the most current and up to date information on Superior, give us a call today or stop by one of our convenient and friendly locations... we are here to address your every need and answer any question you may have in these unsettled times.

# SUPERIOR BANK

[www.superiorbank.com](http://www.superiorbank.com)

***Stop by Superior Bank to learn how our range of products can help you weather this time of uncertainty.***

Member FDIC / Equal Housing Lender 