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Grey House Publishing announces the Spring 2012 Edition of *Weiss Ratings' Guide to Banks and Thrifts*

"Large public libraries most definitely need to acquire the work. Likewise, special libraries in large corporations will find this title indispensable."

- ARBA

Grey House Publishing is proud to announce the publication of the Spring 2012 Edition of *Weiss Ratings' Guide to Banks and Thrifts*.

Grey House's new Financial Ratings Series combines the strength of Weiss Ratings and TheStreet Ratings to offer the library community with a single source for financial strength ratings and financial planning tools covering Banks, Credit Unions, Insurers, Mutual Funds and Stocks. The financial strength ratings from Weiss Ratings & TheStreet Ratings provide accurate, independent information that library patrons need to make informed decisions about their financial planning.

All of Weiss Ratings' Guides are published quarterly, utilize an easy-to-use, A-F rating system (similar to school grading systems), and contain more comprehensive and up-to-date ratings than any of their competitors. This Spring 2012 edition of *Weiss Ratings' Guide to Banks and Thrifts* features ratings and analysis on over 9,000 Banks and Thrifts in the U.S.

Weiss Ratings' Guide to Banks and Thrifts is divided into three sections, in addition to an introductory section and a thorough Appendix. Inside the front cover of the book are definitions of each letter grade, this explanation is useful for quick-reference as the user is researching companies in the Guide.

The introductory section begins by welcoming the user and laying out the mission statement. Then follows a "How To Use This Guide" orientation to the book. The final components of this section are an explanation of the Financial Strength Ratings used in the book and a page of important warnings and cautions for the user to take into account when evaluating banks and thrifts.

Section I is an **Index of Banks and Thrifts**. This section contains Financial Strength Ratings, Key Rating Factors, and summary financial data for all U.S. federally-insured commercial banks, savings banks, and savings and loans. Companies are sorted in alphabetical order, first by company name, then by city and state.

Section II contains **Recommended Company List**. This is a list of companies receiving a Financial Strength Rating of A+, A, A-, or B+. Recommended institutions are listed in each state in which they currently operate one or more branches, and then organized alphabetically by city. If a company is not on the list, it should not be automatically assumed that the firm is weak. Indeed, there are many firms that have not achieved a B+ or better rating but are in good condition with adequate resources to weather an average recession.

Section III is a list of **Rating Upgrades and Downgrades** which identifies those institutions receiving a rating change since the previous edition of this publication, whether it be a rating upgrade, rating downgrade, newly-rated company or the withdrawal of a rating. Ratings are normally updated once each quarter of the year. Each listing contains: The Institutions Name, New Financial Strength Rating, State and the Date of Change.

Weiss Ratings' Guide to Banks and Thrifts ends with an Appendix containing three sections: Recent Bank and Thrift Failures, How do Banks and Credit Unions Differ and a Glossary which contains the most important terms used throughout the publication.

Most people assume their bank will survive, year after year. However, prudent consumers and professionals realize that in this world of shifting risks, the solvency of financial institutions can't be taken for granted. *Weiss Ratings' Guide to Banks and Thrifts* offers the most comprehensive, accurate, and independent analyses and ratings of U.S. banks and thrifts, all presented in an accessible format so that users at any level can easily navigate through the analyses. Since the Guide is published quarterly, the information and ratings react quickly to changes in the industry.

Weiss Ratings' Guide to Banks and Thrifts is also available for subscription online at www.financialratingsseries.com. A subscription to Financial Ratings Series Online gives library patrons the information they need to be certain they are working with the best and most financially stable organizations. Using our quick and easy search screen, users will get immediate access to:

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Individually Customized Medigap Buyer's Guides and Premium Calculator. Financial Ratings Series Online is designed to direct consumers and business professionals toward safe banking and insurance options and strong investments while helping them avoid unnecessary risk that could lead to financial losses.

Anyone looking for accurate, unbiased ratings and data will benefit from *Weiss Ratings' Guide to Banks and Thrifts*. Whether the user is within the banking industry, financial industry, or is a consumer trying to choose a commercial bank, savings bank, or savings loan, this guide will ease you through the process.

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