



FOR IMMEDIATE RELEASE

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MARINE BANK & TRUST RECEIVES A+ HEALTH & STABILITY RATING

VERO BEACH, FLA. – For its financial standing through the end of Q2 2015, Marine Bank & Trust has earned an A+ health rating, the highest possible rating from DepositAccounts.com. The grade is based on a number of factors, including capitalization, deposit growth, and loan to reserve ratios, in order to determine a comprehensive health rating.

“The Marine Bank team takes pride in helping our customers achieve their personal and business goals,” said William Penney, president and chief executive officer. “But, we can’t deny that we enjoy being recognized for our solid operating performance as well.”

Marine Bank & Trust has now earned this highest rating for five consecutive quarters, which signifies its consistent performance in achieving exceptional fiduciary standing. Penney credits the Bank’s success to new residential mortgages, small business loan growth, an increase in deposit accounts and new customer relationships. “As the housing market continues to improve, we are increasing the number of home loans we make to people in our community. Our goal is to be Vero’s leading mortgage lender.”

DepositAccounts.com is one of the largest consumer resource websites in the U.S. focused on depository banking products. Each fiscal quarter, DepositAccounts.com evaluates the financial health of every federally insured bank in the United States – more than 6,900 total. For more information, please visit depositaccounts.com.

About Marine Bank & Trust

Marine Bank & Trust was chartered in 1997 and has \$184 million in assets with two locations in Vero Beach, Florida. It is the only bank headquartered in Vero Beach. The Bank is an active community supporter providing over \$200,000 to more than 125 local non-profit organizations in the market over the last five years. For more information, visit the website at www.marinebankandtrust.com.

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