

**THINK SMALL WHEN IT COMES TO BANKING**

With WaMu's implosion and the credit market collapse, where can you do your banking? One bank rating service – Bauer Financial – says “think small.” In its most recent quarterly ratings, Florida-based Bauer gave two dozen Washington banks its highest, five-star grade. The only one with more than a billion dollars in assets was **Yakima Federal Savings & Loan**, with about \$1.4 billion. The rest were small – even tiny – banks that may have benefited from being too small to get into risky real estate or mortgage lending. As a result, their balance sheets don't have the kinds of risky loans that sank Washington Mutual.

The other five-star banks were: **Baker Boyer** (Walla Walla), **Central Valley** (Toppenish), **Community First** (Kennewick), **Farmers State** (Winthrop), **Farmington State**, **First Federal** (Port Angeles), **Lamont** (Saint John), **Olympia Federal Savings & Loan**, **Pacific Crest Savings** (Lynnwood), **Pierce Commercial** (Tacoma), **Prime Pacific** (Lynnwood), **Puget Sound** (Bellevue), **Raymond Federal**, **Skagit State** (Burlington), **Sound Community** (Seattle), **South Sound** (Olympia), **State Bank Northwest** (Spokane Valley), **Summit** (Concrete), **Twin River** (Clarkston), **Wheatland** (Spokane), **Whidbey Island** and **Yakima National**.