? The Independent Bankers of America (ICBA) and First Harrison Bank of Corydon are reminding bank customers of the extraordinary stability of the community banking industry as the troubles of large Wall Street financial institutions and investment firms dominate mainstream headlines.

"Our customers may be watching the news and reading the papers and naturally, they worry about their own banks," said Sam Uhl, President of First Harrison Bank. "We understand their concern, but want to reassure our customers that they need not worry about the stability of their bank and the safety of their money."

"These are challenging times for our nation's economy and financial system - one of the most challenging in many, many years. We have seen the failure of some large financial firms and investment banks," said Cynthia L. Blankenship, ICBA chairman and vice chairman and chief operating officer of Bank of the West in Irving, Texas. "However, the challenges are primarily on Wall Street, not Main Street, and investment banks are not commercial banks or savings institutions. The reality is there are more than 8,400 commercial banks in our country and insured deposits are safe in an FDIC insured institution. No depositor has ever lost a penny of FDIC-insured funds. Investment banks are not FDIC insured."

Deposits held in FDIC insured community banks are insured for up to $100,000 per depositor, and $250,000 for certain retirement accounts.

"When it comes to community banks, the vast majority have been and continue to be some of the safest, soundest and most secure financial institutions in our nation," said Blankenship. "Community banks follow responsible business practices. Community banks are risk-averse; they are sensible business that work every day to support their customers, communities and local markets."

"We encourage customers to call us if they are concerned," said Uhl. "We value our relationship with our customers and our communities, and we want everyone to feel secure - both now and well into the future."