



News Release

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For Immediate Release

El Banco and IBT to Present Strategies for Reaching the Underserved Latino Market at 2006 BAI Retail Delivery Conference

ATLANTA - November 9, 2006 - IBT Enterprises, LLC, a leader in retail design, construction and consulting services for the financial services industry, and El Banco Financial Corporation (El Banco), a financial services company focused on the underserved Latino market, today announced that experts from both companies will present at the 2006 BAI Retail Delivery Conference, held November 14 - 16 in Las Vegas, Nev.

The presentation, entitled Retail Branching Solutions for the Latino Market, will provide financial institutions with strategies to reach and retain the growing Latino population. The presentation will be delivered by Drew Edwards, CEO of El Banco and Tom Tucker, IBT EVP, on Thursday, November 16 from 11:50 a.m. - 12:20 p.m. in Solutions Theater #1.

The Latino community is the fastest growing population in the United States. While the Latino segment is rapidly increasing in numbers and influence, it remains underserved and highly susceptible to predatory lending. This presentation will discuss opportunities for financial institutions to reach this important market by promoting financial literacy, providing a culturally sensitive branch environment and offering non-traditional banking and ancillary products, including check cashing at fair fees.

The presentation comes on the heels of IBT's announced partnership with El Banco to help credit unions attract and service the unserved and underserved Latino market. For more information, visit <http://www.ibtenterprises.com/press/elbanco.htm>.

"There is a great opportunity for financial institutions to reach out to underserved segments of the population," said Drew Edwards, CEO of El Banco. "Banks and credit unions that are able to provide Latinos with desirable services at low costs will experience a growth in both customers and revenue while offering a migration path to a full banking relationship."

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About El Banco Financial Corporation

El Banco Financial Corporation is a financial services company focused on the underbanked Latino market by offering a full array of non-traditional and customized traditional financial products in retail locations branded El Banco de Nuestra Comunidad® and through mainstream financial institutions who purchase the company's proprietary systems and intellectual property. El Banco currently has 138 employees - 115 of whom are immigrant Latinos - and a board of directors of 7 community and business leaders. Luz Lopez Urrutia, president and chief operating officer of El Banco Financial Corp. was recently honored with an American Banker 2006 Community Banker of the Year Award for Advocacy. For more information about El Banco visit www.elbancofinancial.com.

About IBT Enterprises

IBT, a CUNA Strategic Alliance provider for over three years, is a leading source of forward-thinking designs and ideas in the arena of financial services and specialty retail. Over its 21-year history, the company has consulted to more than 175 retail and 500 financial services clients on the development of thousands of workspaces. IBT offers a comprehensive range of integrated services, including retail distribution strategy, market research, space planning, design and construction, performance training and coaching. For more information about IBT visit www.ibtenterprises.com.