SOFTWARE EARNINGS

News Release

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Software Earnings' FFIEC Compliance Reporting Engine
Provides Reporting Functionality for Community Banks' RDC Systems

— *Software Earnings installs FFIEC Compliance Reporting Engine at three Southeastern community banks.*

Memphis, Tenn. (April 29, 2010) — Software Earnings, an innovative developer of remote deposit capture (RDC) solutions, announces the installations of their FFIEC Compliance Reporting Engine product at three banks in the Southeastern US which adds to their ever growing list of customers. FFIEC Compliance Reporting Engine will provide these banks the additional data collecting tools necessary for reporting, tracking, and analyzing multiple risk patterns from their RDC processes.

Superior Bank, Alabama; First Commercial Bank, Florida; and United Southern Bank, Florida, are running the Software Earnings solution in full production today. These three community banks have also deployed Software Earnings' First Touch iCapture Remote Deposit Capture solution for their customers.

Current Remote Deposit Capture software throughout the industry has a large product-gap. It is missing reporting functionality to stay in accordance with the FFIEC "Risk Management of Remote Deposit Capture" guidelines. Financial institutions must be able to prepare specific reports during examination periods for their RDC customers and deposits. With Software Earnings' FFIEC Compliance Reporting Engine product, financial institutions will be ready and compliant for 2010 audits.

Software Earnings' FFIEC Compliance Reporting Engine provides financial institutions with a system to quickly and accurately pull-together reports based on data gathered from their remote deposit capture deposits. **FFIEC Compliance Reporting Engine is designed to co-exist with any remote deposit capture product on the market today**. The system provides multiple-layer reporting functionality for remote deposit capture data that is both growth-centric and flexible.

"Software Earnings is our remote deposit capture vendor. Installation was fast and non-intrusive when we added FFIEC Compliance Reporting Engine. We needed a reporting system specifically aimed at our RDC activity. With the Compliance Reporting Engine, we have the capacity to develop the reports we need to be ready for our 2010 RDC examinations," claims Jordan Hawkins, commercial banking officer of United Southern Bank.

"We've been First Touch iCapture Remote Deposit Capture customers for many years. We knew the FFIEC Guidelines were going to be added to our auditing procedures. By incorporating Software Earnings' FFIEC Compliance Reporting Engine enhancement to our RDC system, we're ahead of the curve for risk and security reporting," said Michelle Hight, vice president of treasury management services of Superior Bank.

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In 2007 American Banker Association (ABA) led a Deposit Account Fraud Survey examining the leading threats against deposit accounts and check fraud losses. Survey participants identified fraudulent check deposits as one of the top three threats against banks' deposit accounts. ABA also reported eight in ten banks (80 percent) incurred check fraud losses in 2006, up from 75 percent in 2003 while check fraud against banks' deposit accounts reached an estimated $12.2 billion for 2006. While the statistics for check fraud losses are in double digits, the ABA reports that prevention systems or measures can reduce 92 percent of fraud before it incurs financial loss to the bank.

"We understood the need to get compliant in a sure-fast manner. The FFIEC issued Guidance advised banks to identify risks, assess risk management practices, and evaluate controls for our remote deposit capture (RDC) systems. We wanted to add a reporting tool to evaluate and limit our RDC risk. FFIEC Compliance Reporting Engine was the easy choice for us," adds Chris Hutchinson, assistant vice president from First Commercial Bank.

FFIEC Compliance Reporting Engine addresses RDC compliance with reports for: management oversight, violations of deposit thresholds, and multiple velocity metric data. Financial institutions can use reports to monitor point-in-time activities and evaluate trend data from their RDC users or the product as a whole. The flexible system design adjusts to meet a financial institution's ever-changing remote deposit capture environment.

About Superior Bank

Superior Bancorp is a $3.2 billion thrift holding company headquartered in Birmingham, Alabama, and the second largest bank holding company in Alabama. The principal subsidiary of Superior Bancorp is Superior Bank, a southeastern community bank with 45 locations throughout the state of Alabama and 28 locations in Florida. www.SuperiorBank.com

About First Commercial Bank of Florida

First Commercial Bank of Florida is a community bank with headquarters in Orlando, Florida. The bank currently has approximately $685,000,000 in assets and several locations in Central Florida. www.FCBFlorida.com

About United Southern Bank
United Southern Bank is an independent bank, which has served Lake County for 70 years, and today has eleven locations. www.UnitedSouthernBank.com.

About Software Earnings

Software Earnings is the leading provider of payments and image processing solutions for financial institutions. Since 1988, the company's innovative solutions have provided their clients quality software applications and enhancements; implementation services; training and education; and business and consulting analysis. Software Earnings is headquartered in Memphis, TN, with a development office in Charlotte, NC.

For additional information about this product please check our website at www.SoftwareEarnings.com
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Disclaimer – The product name FFIEC Compliance Reporting Engine does not imply in any way that the FFIEC Committee has endorsed the product, nor does it imply or warrant that the product completely satisfies all of the FFIEC Compliance guidance provided by the counsel for RDC. However, Software Earnings fully intends close monitoring of the Guidance provided by the FFIEC Counsel and will try to keep the product closely aligned with their reporting recommendations.