

PRESS RELEASE
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Reverse Mortgage Daily Celebrates its First Anniversary

Summit, Illinois – November 27, 2007 – Terme Bancorp, Inc. (the “Company”) (Pink Sheets: TMEB.PK) announced that Reverse Mortgage Daily (“RMD”), a leading independent news and information web site for the reverse mortgage industry and a service of the Company, celebrated its first anniversary on November 21st.

The web site provides news, industry announcements, and editorial content specific to the reverse mortgage industry covering topics including advertising, origination, operations and loan servicing and accounting. The founder of RMD, John R. Yedinak, started the site in November 2006 after the closing of the sale of Flower Bank, fsb to American Home Mortgage Investment Corp. as a way to keep track of reverse mortgage industry trends and news in one central location. Reverse Mortgage Daily’s traffic has grown exponentially and now includes a daily subscriber list of over 1,500 mortgage and real estate professionals looking to follow news and trends within the reverse mortgage industry. RMD’s subscriber base is comprised of executives from reverse mortgage wholesalers, investment banking professionals, government sponsored entities, regulatory agencies, mortgage company owners, industry service providers and loan officers from across the United States, Canada, Australia and Europe.

”Reverse Mortgage Daily was created to provide a resource for reverse mortgage professionals to obtain quick bites of information on key topics on a regular basis and allow them to spend more time with clients and growing their reverse mortgage businesses, rather than having to research and track all of the new products and services arriving daily to the industry”, said John R. Yedinak, founder of Reverse Mortgage Daily.

Reverse Mortgage Daily can be found at <http://reversemortgagedaily.com>. To subscribe to daily email updates or the RSS feeds, visit <http://reversemortgagedaily.com>.

Terme Bancorp, Inc. is headquartered at 5818 S. Archer, Rd. in Summit, Illinois and can be found on the Internet at <http://www.termebancorp.com>.

For further information on this release contact:

John R. Yedinak
jry@reversemortgagedaily.com

or

George P. Yedinak
gpy@termebancorp.com
(312) 268-2420