

Frost Becomes First Financial Institution in the Nation to Provide Real-Time ASL Interpreting Services to the Deaf Community Through Deaf Link Partnership

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SAN ANTONIO, Sept. 5 *PRNewswire* — Today, Frost launched a program to provide certified American Sign Language (ASL) interpreters to its customers through videoconference and secure, encrypted Internet access, making it the first banking institution in the nation to offer real-time accessibility to the deaf and hard-of-hearing community.

The program, in partnership with San Antonio-based Deaf Link, is being introduced in San Antonio at four Frost financial centers at Park North (Blanco & 410), 281 North at Thousand Oaks, McCreless Mall and at S.W. Military Highway. Frost plans to expand the program making ASL services available at select financial centers throughout the Texas regions it serves, with the goal of having all regions Deaf Link-accessible by late 2008.

"We are committed to providing the service and experience our customers know and expect from Frost," said Paul Olivier, group executive vice president, Frost Bank. "We wanted to make sure that accessibility to banking services is open to all. Customers have the right to understand and make informed decisions about their finances, and this is another way we can fulfill our obligation to provide that service."

This real-time interpreting service also includes an employee training course to help bankers better understand the deaf and hard-or-hearing culture and sensitivities as well as teaching them a few sign language motions to be able to welcome customers and direct them to the videoconference station.

According to statistics gathered by Gallaudet University, 1 out of 10 people are deaf or hard of hearing, representing approximately 28 million Americans. American Sign Language is the fourth most used language in the U.S.

At the initial four Frost Bank locations in San Antonio, deaf or hard-of-hearing customers will now have the ability to walk up to the greeter station, be welcomed in ASL, and sit down at a video conference station with a banker for interpretive services through a video link to ASL interpreters at Deaf Link.

Deaf Link has been a pioneer in providing 24/7 access to ASL interpreters for government, public safety, law enforcement and businesses in the U.S. According to Deaf Link founder and CEO Kay Chiodo, many people in the hearing community are unaware that sign language is not a hand-signal translation of English, but in fact has different syntax, grammar and vocabulary.

"The deaf and hard of hearing often feel lost in the hearing world, because the communication is so different," said Chiodo.

"For many deaf or hard-of-hearing, opening a bank account for the first time can be a daunting experience. For some, the only bank account they've ever had was the first one opened up for them by someone else. The opportunity to have access and choice in making direct financial decisions for themselves is enormous, and Frost is truly setting precedent for other banks to follow."

The project was brought to Frost by community banker Daryl Hoffman, who was acquainted with a Deaf Link executive. The program is being spearheaded by Patti Bliss, senior vice president, Consumer Sales. Bliss, whose 20-year-old son is deaf and a student at Gallaudet University, understands the issues surrounding banking and customer service to the deaf community.

"Our work to provide this service is really an extension of our approach to providing a quality experience to all of our customers," said Bliss. "Deaf and hard-of-hearing people speak a different language, and can sometimes live in a different world from the hearing community. We need to be prepared to assist them with their financial needs by both understanding the cultural nuances of their community and providing them with access to financial services in their language. Deaf Link offers us that ability."

Frost is the banking, investment and insurance subsidiary of Cullen/Frost Bankers, Inc. (NYSE: CFR), a financial holding company, headquartered in San Antonio, with assets of \$12.9 billion at June 30, 2007. The corporation provides a full range of business and consumer banking products, investment and brokerage services, insurance products and investment banking services.

Frost operates more than 100 financial centers across Texas in the Austin, Corpus Christi, Dallas, Fort Worth, Houston, Rio Grande Valley and San Antonio regions.

Founded in 1868, Frost is one of the largest banking organizations headquartered in Texas, with a legacy of helping Texans with their financial needs during three centuries. For more information, visit <http://www.frostbank.com>.

For an American Sign Language version of this release, go to <http://www.deaflink.com>.