

Solera National Bank Partners with Junior Achievement & Jefferson High School's AVID Program

Lakewood, CO – November 10th - Solera National Bank, a wholly-owned subsidiary of Solera National Bancorp, Inc. (OTC Bulletin Board: SLRK), continued its commitment to financial literacy initiatives by announcing a partnership with Junior Achievement and Jefferson High School's Advancement Via Individual Determination (AVID) Program. Solera National Bank's branch manager will be teaching a weekly course on the fundamentals of financial responsibility and prioritization.

AVID has a proven track record working with high school students to maximize their potential. The typical AVID student is the first in their family to attend college and many are from low-income or minority families. AVID provides challenging courses to prepare students for four-year college eligibility.

Margarita Rodriguez-Corriere, Director of Hispanic Initiatives for Junior Achievement stated, "We are thrilled to be working with Solera National Bank and collaborating our resources for the benefit of the local, underserved community. We are looking forward to preparing our students for the future, and developing them with a proven curriculum."

Solera National Bank is a traditional, community commercial bank with a core competency in servicing and understanding the culturally diverse and dynamic Hispanic market.

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Cautions Concerning Forward-Looking Statements

All information in this news release consists of forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995. The statements contained in this release, which are not historical facts and that relate to future plans or projected results of Solera National Bancorp, Inc. ("Company") and its wholly-owned subsidiary, Solera National Bank ("Bank"), are forward-looking statements within the meaning of Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. These forward-looking statements are subject to risks and uncertainties that could cause actual results to differ materially from those projected, anticipated or implied. These risks and uncertainties can include the risks associated with the ability to grow the Bank and the services it provides, the ability to successfully integrate new business lines and expand into new markets, competition in the marketplace, general economic conditions and many other risks described in the Company's Securities and Exchange Commission filings. The most significant of these uncertainties are described in our 2007 Annual Report on Form 10-K all of which any reader of this release is encouraged to study (including all amendments to those reports) and exhibits to those reports, and include (but are not limited to) the following: the Company has a very limited operating history upon which to base an estimate of its future financial performance; the Company expects to incur losses during its initial years of operations; the Bank's failure to implement its business strategies may adversely affect the Company's financial performance; the departures of key personnel or directors may impair the Bank's operations; and general economic and market conditions. We undertake no obligation to update or revise any forward-looking statement. Readers of this release are cautioned not to put undue reliance on forward-looking statements.

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