

Solera National Bank to Make Donations to Local Non-profits In Recognition of Hispanic Heritage Month

Lakewood, CO – October 2 - In recognition of Hispanic Heritage Month honoring the independence of Chile, Costa Rica, El Salvador, Guatemala, Honduras, Mexico and Nicaragua, Solera National Bank is donating \$50 in the name of any new or existing client that opens a Personal or Business checking account between September 15th and October 15th, 2008, to one of three local non-profits.

In the bank's continuing efforts to support and embrace the Denver metropolitan area's Hispanic and minority communities, Solera National Bank has identified three local non-profits whose mission and values align with the bank's objective of providing educational leadership in the community. Solera National Bank has chosen The Latin American Educational Foundation, Mile High United Way and Summer Scholars to receive the donations.

Paul M. Ferguson, President & CEO of Solera National Bank, commented, "Solera has chosen three outstanding Colorado non-profits to partner with in celebration of Hispanic Heritage Month. These non-profit partners share our vision and mission to reach out to the Hispanic community and make a difference in people's lives. I urge all residents of the greater Denver Metropolitan area to come to Solera National Bank and create a relationship with us that will benefit our non-profit partners and their constituents."

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

For more information, please contact:

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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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