

Solera National Bank Announces Launch of Remote Deposit Capture

Lakewood, CO – July 8 - Solera National Bank, a wholly-owned subsidiary of Solera National Bancorp, Inc. (BULLETIN BOARD: SLRK), announced today that it has launched Solera DepositXpress, a Remote Deposit Capture service that enables commercial customers to scan checks at their desktops and electronically send check images and deposit information directly to the bank. The basic requirements to participate in the service include a personal computer, an internet connection and a check scanner.

Paul Ferguson, Solera National Bank CEO commented, "Solera DepositXpress is tailored to meet the needs of our commercial customers. Deposits can be made online in a safe and secure environment. By using this service, our customers are able to save on transportation costs while improving their funds availability. The implementation process is straightforward and the service is easy to use. Importantly, Solera DepositXpress should enable us to compete aggressively for commercial customers outside of our immediate branch trade area."

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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