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NEWS RELEASE

For Immediate Release

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STATE ORDERS REPRESENTATIVE COMPANY OF AN OFFSHORE BANK AND A MULTI-LEVEL MARKETING BANK TO STOP SOLICITING DEPOSITS ON THE INTERNET

Boise, Idaho... The Idaho Department of Finance issued Cease and Desist Orders against two companies soliciting uninsured deposits on the Internet. Netware International advertises itself as a "Constitutional" bank based in North Carolina and FocusInternational.com, Ltd., is a West Indies company soliciting deposits for an unidentified bank. The President of Netware International, David A. Bear, and the following officers and directors of FocusInternational.com were also named in the orders: Randy Howard, President; Glentis Cole, Vice-President; Kenneth Deubner, Legal Counsel; and Eric Beckman, independent agent.

Gavin M. Gee, Director of the Idaho Department of Finance, issued the Orders on September 10, 1997. The Cease and Desist Orders require that the companies, their officers, directors, employees and agents cease solicitation of deposits from Idaho residents. According to the Orders, neither company is chartered to operate as a bank or any other form of financial institution in the State of Idaho. Idaho law makes it unlawful for any person to engage in banking by soliciting deposits in this state unless the person has a bank charter issued by the State Department of Finance or a federal bank regulator.

The named companies are attempting to lure deposits by offering high rates of interest, or promising offshore secrecy to customers. Neither company is authorized, supervised, or regulated by any U.S. State or Federal bank or financial institutions regulator. Director Gee warned that deposits in these companies do not have the protection of the Federal Deposit Insurance Corporation or any other state or federal deposit insurance.

Idaho residents are cautioned to research any financial institution before sending money or engaging in business. To check out whether any financial institution is authorized to conduct business and is F.D.I.C. insured, Idaho residents are invited to call the Department of Finance at (208) 332-8005, or toll free at 1-888-346-3378.

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