



BANK Local



You work hard for the money you earn so why not put your money with an institution that shares your values? Let's work together to stop money wandering and keep it with those who live and work here.

5 REASONS to Choose a Community Bank or Credit Union

1. GET THE SAME SERVICES AT LOWER COST

National data shows small financial institutions offer the same variety of services at a lower cost and on average offer better interest rates and better terms on loans.

2. YOUR MONEY SUPPORTS THE LOCAL ECONOMY

Small and mid-sized banks account for more than half of all business lending. By using a local financial institution you are supporting our local businesses who create a majority of new jobs.

3. KEEP DECISION-MAKING LOCAL

Local banks and credit unions make loan approvals based on face-to-face relationships and an understanding of local needs. This often leads to loans that big banks would reject.

4. LOCAL INSTITUTIONS SHARE A COMMITMENT TO OUR COMMUNITY

The more a community prospers the more local banks and credit unions prosper making local institutions intimately tied to the well being of our place.

5. SUPPORT PRODUCTIVE INVESTMENT

The primary activity of most small banks and credit unions is to turn deposits into loans and other productive investment within the community. Big bank resources are generally used to generate profits for the institution.

➔ Ready to move your money?

Changing banks can seem like a big task, especially if you're not clear on the steps involved. But don't worry, the 6 steps below will help you understand the process and make you feel well prepared. Keep in mind; the knowledgeable staff of the local bank or credit union you choose are there to help you.

- 1 Choose Your New Local Bank or Credit Union
- 2 Gather Current Account Information
- 3 Open Your New Account
- 4 Transition Your Automatic Transactions
- 5 Close Your Old Account(s)
- 6 Celebrate!