



BANKS MAKE A DIFFERENCE



- **In the Community**
- **At Home**
- **With People and
The Economy**

Banks Are For Everyone

These days, it seems that organizations of many types, from credit unions to savings clubs, are after your banking business. Even the company that sells you furniture or a refrigerator wants to advance you a loan!

While each of these organizations may offer services similar to a bank's, only a Full Service Bank[®] offers all of them, plus the fundamental security of the U.S. banking system, second to none in the world. That translates into "real world" benefits for you.

HERE ARE THE FACTS:

 **Bank services are available to everyone.**

They aren't restricted to a field of membership, store shoppers, or some other specialized group. Banks are in the community to serve the community, regardless of who you know or where you work.

 **Banks provide one-stop service.**

You don't have to go one place for a home mortgage, another for a car loan, and a third place for competitive savings rates. Your Full Service Bank[®] has all these and other traditional bank services such as retirement investments, financial planning and trust services.

 **Banks invest in their communities.**

Simply put, the business of banks is **investing in people:** through home

mortgages, business loans, auto financing and a host of other transactions. That's why a bank's prosperity depends so much on the prosperity of the community it serves. And, through the **Community Reinvestment Act**, banks make loans available to those who otherwise might not have access to them. The Act's standards are strict, yet most banks go beyond the letter of the law to assure that the community's credit needs are met.

✔ **Banks offer unsurpassed security.**

Covered accounts in federally insured banks are guaranteed against loss by the Federal Deposit Insurance Corporation **and** the full faith and credit of the United States government to at least \$250,000. This safety net is **paid for by banks** and has meant that **not one depositor has ever lost a penny** of FDIC-insured deposits.

Banks Make a Difference

Banks pay more than lip service to community commitment:

✔ **Banks help fuel the economy.**

They employ 1.49 million Americans, meaning jobs and economic growth in towns and cities across the country.

✔ **Banks pay their fair share.**

They pay \$8-10 billion a year in Federal taxes, plus another \$2 billion in state and local taxes, which help fund needed community services.

Banks insure their own security.

They pay premiums to the FDIC's Insurance Fund—\$5.5-6.5 billion per year—to guarantee the safety of your insured deposits.

Accept No Substitutes

In many ways, banks are central to our lives and economy. Banks help families buy homes and send children to school. They help create jobs by supporting small businesses. And they help improve our quality of life by funding hospitals and other needed services.

So if someone says “all financial institutions are the same,” don't believe it. Banks help make communities better places to live and work for everyone.