

Banks are Cornerstones of Our Communities

Credit Unions are Still Just Trying to Be Like Banks

While banks and credit unions are in many ways similar, there are two major differences. Banks pay taxes and credit unions do not. Banks have a requirement to invest in their communities where they receive deposits and credit unions do not.

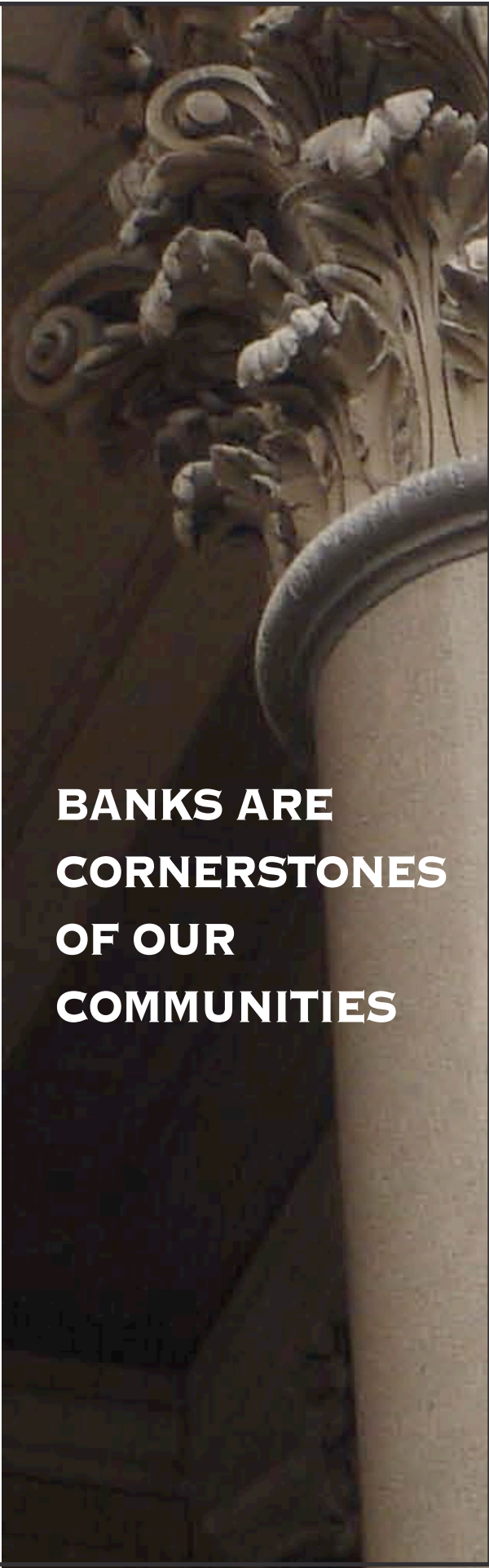
Our bank is a good corporate citizen. For example, last year, we paid \$_____ in corporate income taxes and state sales taxes. These taxes we pay help finance our local schools, law enforcement and highways – just to name a few things. If we did not pay these taxes, we could have offered you an additional _____ percent on our product.

In addition, our bank spent about \$ _____ (between 2.5% and 4% of our bank's operating expenses) complying with community reinvestment rules. Interestingly, credit unions do not have to comply with the community reinvestment requirement.

Also, beyond just making loans in our community, our bank made \$_____ in charitable contributions, reflecting our strong commitment to the community.

Finally, the issue is just not price. We encourage you to look at the whole package. This includes such factors as convenience, the breadth of product knowledge, and our commitment to your financial betterment. With our ____ ATMs and _____ branches, we give you round the clock access to your money seven days a week.

(your logo here)



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