



**Does it feel** like your bank is having trouble focusing on you? Probably. It's too bad, because there are so many things that you and a great community bank can do together: mortgages and refinancing; personal loans; online banking; high-interest, no-fee checking; no transaction fee debit cards; certificates of deposits and other investments; nationwide ATMs; and even planning for college tuitions and retirement too. Our staff of readily accessible and highly trained professionals truly care about seeing that you get what you want from a bank. Convenient locations? Convenient hours? Online banking with free bill pay? Those are givens. What's not a given is that we never, ever take you for granted. It's all so *crystal clear* to us.



That's a fact. **Take it to the bank...**

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