



Who Needs Banks?

We All Do.

These days, it seems that organizations of just about every stripe are after your banking business – from credit unions to savings clubs, insurance companies to the Farm Credit System. Even the company that sells you furniture or a refrigerator wants to advance you a loan.

While each of these organizations offers some 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 everyone, regardless of who you know or where you work. Banks' physical presence in nearly every community gives them a personal stake in economic growth and assures customers have convenient access to local financial services.

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 of these and other traditional bank services such as retirement investments, financial planning and trust services.