

Media Contacts:

Aleis Stokes
(aleis.stokes@icba.org)
202-821-4457

Joan M. Eck
(jeck@ulstersavings.com)
(845) 338-6322, ext. 3251

ICBA and Ulster Savings Bank Urge Consumers: Go Local By Banking Locally with Your Community Bank

Banking with your local community bank is a hometown investment you can be proud of

KINGSTON, NY (October 21, 2011)—As many of the nation's consumers consider switching banks, the Independent Community Bankers of America (ICBA) and **Ulster Savings Bank** are reminding them that now is the perfect time to join the “go local” movement by banking locally with their local community bank. By doing so, consumers will realize the litany of benefits that come with banking with a community bank, including a relationship-based banking experience, superior customer service and the pride that comes with reinvesting in one's community.

“By going local and banking locally with your community bank, consumers can make a real difference in the lives of their neighbors and the future of their community,” said Sal Marranca, ICBA chairman and president and CEO of Cattaraugus County Bank, Little Valley, N.Y. “They'll be making a hometown investment they can be proud of. After all, the money they deposit in their community bank will be reinvested in ways that drive their local economy, such as in the form of loans to local residents who want to buy a home or to small business owners who are looking to open shop on Main Street.”

As small businesses themselves, community banks only thrive when their customers and communities do the same, so taking care of their customers and looking out for the best interest of their community is ingrained in the way they conduct their business each and every day. And when consumers call their local community bank, they'll be reassured to know that they won't be talking to someone halfway across the globe. Instead, they will be talking with their community banker who lives and works in the same community they do.

Whether located in small towns, suburbia or big-city neighborhoods, community banks improve America's communities by funding nearly 60 percent of all small businesses under \$1 million and by using local dollars to help families purchase homes, buy a car, finance college and build financial security. By driving local economies and creating local jobs, community banks are an integral part of our financial system and play a key role in our nation's economic recovery. Of the more than 7,000 community banks across the country, nearly 5,000 are ICBA members. Representing more than 23,000 locations nationwide and employing more than 280,000 Americans, ICBA members hold more than \$1 trillion in assets, \$900 billion in deposits, and \$700 billion in loans to consumers, small businesses and the agricultural community.

“ICBA and **Ulster Savings Bank** want all Americans to know that their community bank is not only invested in their hometown, but also in them, as customers,” **Joan M. Eck, SVP/ Branch Administration and Marketing** said. “Our doors are open, and we welcome consumers to go local and see the community bank difference for themselves.”

To find your local community bank, visit ICBA's community bank locator at www.icba.org/locate. Simply type in your Zip code and the app will show you all the community banks in your area. You can even download free ICBA locator apps for your iPhone, Android or BlackBerry.

About ICBA

The Independent Community Bankers of America, the nation's voice for community banks, represents nearly 5,000 community banks of all sizes and charter types throughout the United States and is dedicated exclusively to representing the interests of the community banking industry and the communities and customers we serve. For more information, visit www.icba.org.

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