
IBANYS/**Your Bank** Media Response Talking Points – October, 2011

- New York Independent Community Banks should not be lumped in with all financial institutions and non-bank banks. We are different.
- An independent community bank is a locally owned and operated bank, where its deposits and loans are made in the area where the bank is located. Management is made up of local citizens who live, work and serve in the community. The bank is not controlled by an outside holding company or group.
- Community banks are a mainstay for small businesses and farms. Community Banks with less than \$10B in assets make almost 60% of the total outstanding bank loans to small businesses in this country.
- Through responsible loan practices to credit worthy individuals, families, and small businesses, community banks were able to maintain or increase their lending ability.
- Over the last 2+ years, commercial and industrial loans grew almost 2% in upstate New York, while nationally those loans dropped nearly 6.5%. In the same time period, real estate loans dropped over 8% in the U.S., compared to a rise of almost 3% in upstate New York.
- Unlike credit unions, community banks provide a tax base in the communities they serve.
- Community banks are personal. With one-on-one interaction with bankers, tellers who know you by name, and neighbors, friends, and family employed by local banks, the comparison to 'big banks' has never been further from the truth.
- Independent community banks consider and understand the needs of customers and business owners. Banks are led by local people, not managers across the country or world who have never met you.
- Regulations should be applied to those who engage in bad acts or practices and should not be foisted on those who play by the rules.

Date, 2011

Community Banks: Worlds Apart From 'Big Bank' Neighbors

By: **John Smith, President & CEO, Anytown Bank**

Main Street community banks continue to be the backbone of neighborhoods in New York State despite the swirling uncertainty surrounding the 'banks too big to fail' and mortgage crises that have plagued Wall Street and trickled down into the rest of our country. **(Your bank)** is different than some of the troubled banks that have made recent headlines. Among other differences, our bank continues to pay taxes, provide jobs, lend, and serve our community.

The basic definition of an independent, community bank is one that is locally owned, operated, and paying taxes in the area they operate in. These banks' deposits and loans are all local, and management is made up of local citizens who live, work, and play in the communities they serve. One-on-one individual attention, customized service, and understanding the needs of clients and business owners are the drive and the backbone of community banks. Employees of local independent banks are friends, family, and neighbors.

Simply stated, New York Independent Community Banks should not be lumped in with all financial institutions and non-bank banks. While others continue to harbor a growing anger toward their institutions, **(your bank)** is striving to distinguish community banks from the crowd. To not differentiate those independent community banks that lend, and that are safe and sound, misinforms New Yorkers and perpetuates disruption on Main Street. Too many headlines and speeches continue to deter recovery with such statements as banks are "less able or willing to lend than before the recession... have reduced money available in credit lines...and have reduced home equity credit lines." For New York independent community banks, these statements simply do not tell the entire story. We believe for numerous reasons that community banks are distinguishable from the pack as "Champions of Main Street".

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President & CEO
Solvay Bank

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President & CEO
Tompkins Trust Company

Immediate Past Chairman
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President & CEO
Tioga State Bank

President & CEO
Frank J. Capaldo

(Your bank information here – optional)



Your Bank's logo here

News Release

For Immediate Release

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Community banks show strength amid false media portrayal

Your Town, NY (**date**, 2011) – Through anti-banking sentiment in Wall Street protests, and banks “too big to fail” imposing new fees to circumvent changing regulations, Main Street community banks continue to be the backbone of neighborhoods in New York state. (**Your bank**) and members of the Independent Bankers Association of New York State are different than some of the troubled banks that have made recent headlines. Our banks continue to pay taxes, provide jobs, lend, and serve their communities.

Simply stated, New York Independent Community Banks should not be lumped in with all financial institutions and non-bank banks. While others continue to harbor a growing anger toward their institutions, (**your bank**) is striving to distinguish community banks from the crowd. To not differentiate those independent community banks that lend, and that are safe and sound, misinforms New Yorkers and perpetuates disruption on Main Street. Too many headlines and speeches continue to deter recovery with such statements as banks are “less able or willing to lend than before the recession... have reduced money available in credit lines...and have reduced home equity credit lines.” For New York independent community banks, these statements simply do not tell the entire story. We believe for numerous reasons that community banks are distinguishable from the pack as “Champions of Main Street”.

(**Your Bank**) and the Independent Bankers Association of New York State speaks with one voice in asking all news sources, government officials and politicians to stop lumping Main Street New York community banks in with all other financial institutions and lenders, Wall Street included. While other financial institutions have their appropriate mission within our financial system, community bankers make decisions locally, accept funds that local depositors have entrusted to them and turn around and lend those funds locally to credit worthy borrowers. Let us not, through generalization, undermine the confidence of the businesses, residents, schools and churches toward these generational stalwarts of our communities, New York Independent Community Banks.

We are prepared to give interviews on the latest developments in the banking industry, and how community banks are affected by such events. We have ‘experts’ in the banking field, ready and willing to give a local and regional perspective through the eyes of an independent community banker. Please e-mail or call us to interviews. We can provide excellent photo/video and sound opportunities, and a local spin on a key top-story making worldwide headlines.

The Independent Bankers Association of New York State, Inc. is the single focused voice of independent community banks in New York State since 1974.

(**your bank's tagline or motto here**)

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We support the community.



And pay taxes, provide jobs, and lend. We're your
Local community bank.

In good times and trying times, your Main Street community bank continues to be the backbone of neighborhoods across New York State.

The basic definition of an independent, community bank is one that is locally owned, operated, and paying taxes in the area they operate in. These banks' deposits and loans are all local, and management is made up of local citizens who live, work, and play in the communities they serve. One-on-one individual attention, customized service, and understanding the needs of clients and business owners are the driving forces behind community banks. Employees of local independent banks are friends, family, and neighbors.

COMMUNITY BANKS – THE “CHAMPIONS OF MAIN STREET”.



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Community Bankers. Serving the Community. Serving You!