



**RONDOUT**  
SAVINGS BANK

# Top 5 Reasons to Keep Your Deposits at a Local Community Bank

- 1 Get great technology and personal service**  
Most locally owned banks offer the same technology based services as the big banks. For example Rondout provides mobile banking, online bill paying, remote deposit capture and instant issue on-off debit cards with caring personal service that exceeds expectations.
- 2 Put your deposit money to work in your community**  
With local community banks your deposit dollars will help the local economy and not be invested outside our community or in international markets. Small businesses, which create the majority of new jobs, depend heavily on small, local banks for financing. Smaller banks, like Rondout Savings Bank, control less than one-quarter of all bank assets, yet account for more than half of all small business lending.
- 3 Decisions are made locally**  
At Rondout Savings Bank, loan approvals and other key decisions are made locally by people who live in the community, and understand local needs. Loan decisions are made based on more than just a client's financial statement.
- 4 Economic commitment to the community**  
The profits of local community banks are closely tied to the prosperity of the communities they serve. Because transactions are face-to-face between people who live in the same area, the economic relationship between a community bank and the people/businesses it serves is far more honest and trusting with greater accountability.
- 5 Giving Back Locally, Dividends to the Community**  
Unlike most big banks, smaller community banks like Rondout Savings Bank, give back a large portion of their profits each year to charitable organizations that support the wellbeing of the people that live in the towns and cities they serve. The employees, management and trustees each volunteer countless hours to local organizations and civic groups throughout the area.

**Rondout**  
*Cares*

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