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GO LOCAL, BANK LOCALLY

FOR IMMEDIATE RELEASE

November 8, 2011 (Springfield, IL) . . . As many of the nation's consumers consider switching banks, the Independent Community Bankers of America (ICBA) and **COMMUNITY BANKERS ASSOCIATION OF ILLINOIS (CBAI)** are reminding them that now is the perfect time to join the "go local" movement by banking locally with their local community banks. 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 community banks, consumers can make a real difference in the lives of their neighbors and the future of their communities," 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 community banks will be reinvested in ways that drive their local economies, 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 banks, they'll be reassured to know that they won't be talking to someone halfway across the globe. Instead, they will be talking with a 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.

"ICBA and CBAI want all Americans to know that community banks are not only invested in their hometowns, but also in them, as customers," **[NAME, TITLE, BANK NAME]** said. "Our doors are open, and we welcome consumers to go local and see the community bank difference for themselves."

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.

About CBAI

CBAI is a professional trade association representing approximately 430 Illinois commercial banks and thrifts, and their 930 Illinois bank branches. Its members have \$70 billion in assets and employ approximately 18,000 individuals. CBAI, headquartered in Springfield, was founded in 1974.

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