

Some Simple Questions for the Borrower

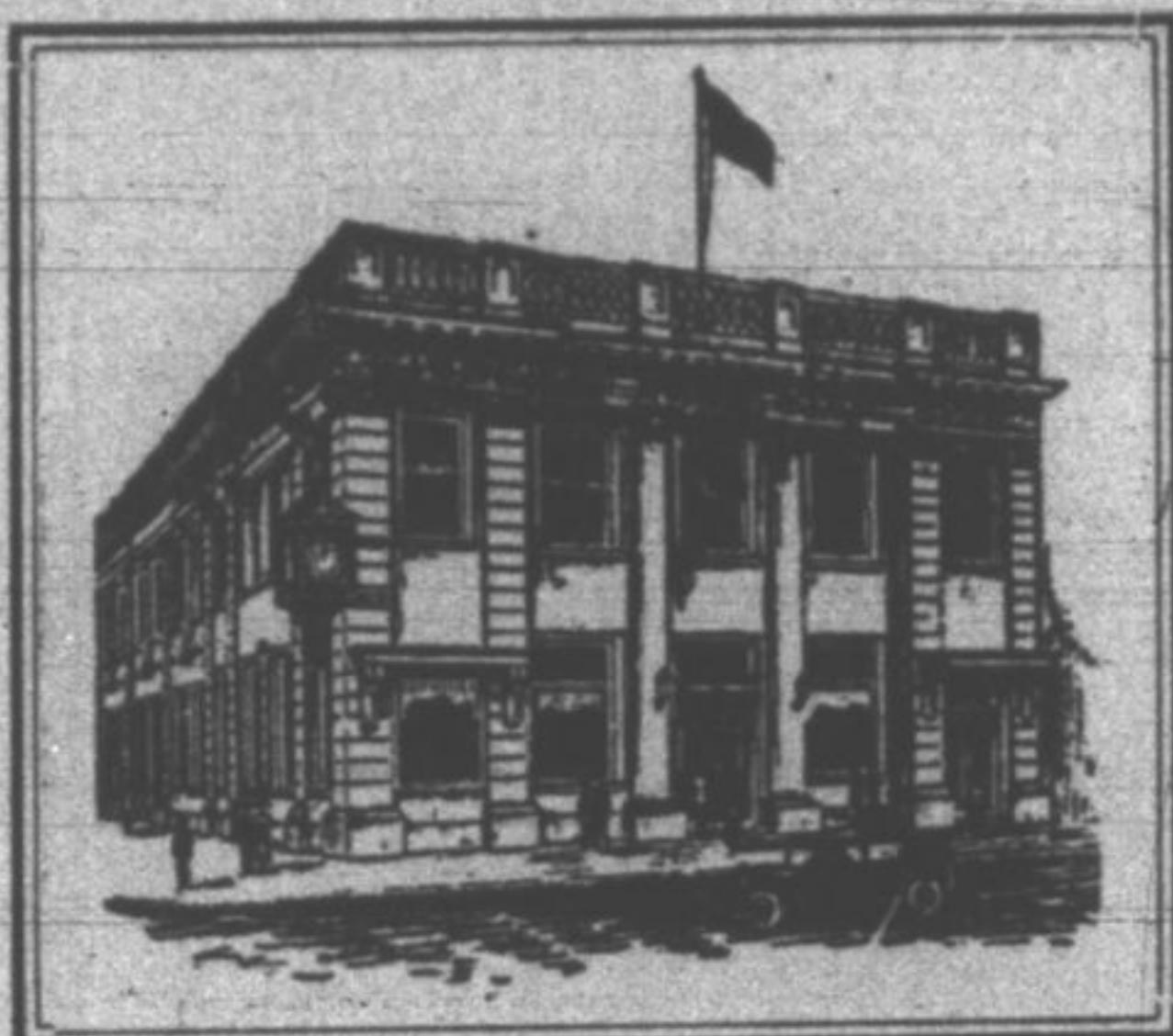
ALWAYS remember that borrowed money must be paid back. Ask yourself these questions, therefore, when you make a loan:

Do I really need this money?

Could I get along with less?

Have I a profitable use for it, so that it will come back to be with a profit by the time it has to be paid back?

As custodian of our depositor's money, we are anxious to have it doing useful work in this community. That's why we want our loans to be profitable to all concerned.



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