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COMMUNITY BANKS



MEGABANKS

Where You Choose to Bank Matters

by Bill Trezza, BAC Community Bank CEO

Your choice of bank is your vote on where your money goes. Are your hard-earned deposits reinvested back into our local community? Or are they sent off to a banking hub in another state or halfway around the world?

As more consumers realize the benefits of keeping their money local, I encourage you to think about how banking locally right here in San Joaquin, Stanislaus, and eastern Contra Costa counties can go a long way in helping our local communities thrive. For example, when you deposit funds into a community bank, you can trust that your money is being redistributed back into the local economy in the form of loans to fellow residents and entrepreneurs. This cannot be said for megabanks. Who knows where that money is going or what it's powering?

As a local community banker and resident myself, I see the positive power of community banking play out every day. At BAC Community Bank, we have the privilege of serving other local residents and their families. We also have the honor of serving many of the small businesses in our neighborhoods through loans to help them get started, grow and succeed.

We continue to serve many of the local farms and agricultural enterprises that have been part of our community for generations. And we're working with the next generation of entrepreneurs to help launch their exciting ideas. This is local money at work—a symbiotic relationship between bank and community that makes sense.

During April, which is Community Banking Month, I encourage everyone to think about where they bank and how their money has the power to make a meaningful impact on our community. Banking locally with a community bank connects you to your community and your neighbors and gives everyone a stake in its financial success. Here are a few reasons why:

- **Community banks respect the communities we serve by doing right by their customers and community.** Community banks and local communities have symbiotic relationships—one cannot thrive without the other.
- **Community banks are relationship lenders.** They know their customers and understand their financial needs, unlike larger institutions that take a transaction-based approach to banking.
- **Community banks understand and celebrate local economies.** A Federal Reserve Bank study found that small businesses that apply for loans with community banks are the most successful and most satisfied.
- **Community banks give back.** Serving local communities is second nature to community banks. At BAC Community Bank, we take pride in making our community stronger through various service projects.

Making our community better and stronger is something that we all have a stake in. We hope you will join us in continuing to make our local communities thrive and prosper for years to come!

COMMUNITY BANKING
WHAT'S THE DIFFERENCE?

ICBA
INDEPENDENT COMMUNITY BANKERS of AMERICA®

YOU SAVE → COMMUNITY BANK → INVESTS LOCAL AND SMALL BUSINESSES → MARKET → YOU SPEND → NEIGHBORHOOD THRIVES → SUPPORTS LOCAL COMMUNITY → YOU THRIVE

COMMUNITY BANKS VS MEGABANKS

YOU SAVE → MEGABANKS → INVESTS → LARGE CORPORATIONS → INVESTS → GLOBE → YOU SPEND

WHERE YOU SAVE AND SPEND IMPACTS YOUR COMMUNITY. IT'S YOUR CHOICE.

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Antioch | Brentwood - Downtown | Brentwood - Country Club | Concord
Discovery Bay | Lodi | Modesto | Oakley | Stockton | Tracy

BAC banking. always connected. **GO LOCAL**

Community Involvement:

Peace & Unity in Our Community

In partnership with Stockton Unified School District and the Stockton Heat hockey team, BAC Community Bank held an art contest for first grade and fifth grade students to express themselves on the value of community.

The artwork of all participating students was on display at the Stockton Arena during a recent game. All participants were eligible to attend the game for free that night, and the two students who won the contest were honored with special activities at the game.



**First Grade Winning Art by
Davena Lyndah Cheng of Herbert Hoover Elementary.**



**Fifth Grade Winning Art by
Saron Keo of Van Buren Elementary.**

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- and much more!

Happenings at BAC Community Bank:

New Concord Office Opens

Customers and staff of the Concord branch office of BAC Community Bank are now enjoying their new surroundings. The new Concord office is prominently located at 2090 Diamond Boulevard with easy accessibility.



Stop by and visit this newest location and be sure to invite your friends and family members to do the same! The office is open Monday-Thursday 9-5:30, Friday 9-6, and Saturday 10-2.