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[Bank Name] Offers Credit in Troubled Times

In today's struggling economy, access to credit is vital to many families. Many hardworking households use credit cards to budget their cash and spending as well as to deal with emergencies.

As large issuers cut back on credit, community banks, like [bank name] with business models based on establishing long-term relationships through good and bad financial times, have remained a solid and cost-effective option for countless consumers.

"We know our customers and are better able to respond to their credit needs while offering competitively priced cards with hometown service," says [bank name] [executive's title and name]. "And by helping our customers secure credit locally, we feel that we can help increase the amount of money that stays invested in our community and that benefits everyone."

"I switched to the [bank name] [Visa/ MasterCard] and started saving immediately on finance charges. [Bank name] even offered to transfer my balance from my old card," said [customer name].

"Increases in customer credit also increases the opportunities for spending at local merchants," [executive's last name] notes. That's a win, win, win for the customers, the local merchants and the financial health of the community.

In today's economic environment, every source of capital and every form of protection needs to be readily available for consumers and small businesses. [Bank name] is working hard to protect your right to credit at rates and terms you can afford.

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