

Choosing A Bank That's Right For You

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Choosing A Bank That's Right For You

It is important to select the right bank. Do NOT choose any bank-be fussy! There are two main objectives to seek when searching for a new bank. 1.) Find a bank that is aggressively seeking new business. 2.) Choose one with which you can develop a personal relationship.

To select a bank that is aggressive, simply watch for extended advertising campaigns. They are very costly, and must bring in new business in order to be continued.

Look also for smaller banks, ones with just a few offices. They tend to be more aggressive, more lenient on qualifications, much friendlier and more personalized in the service they offer. They are forced by nature of their competition to be more flexible.

With the small, independent bank, you will get friendly service, and often will be called by name. The tellers remember you and do not need to request your identification every time you want to cash a check. Small banks do not have a large loan committee that spends lots of time shuffling papers. They may however, stall your loan application for a day or so in order not to appear too anxious! Its a minor issue...and not one to be overly concerned about.

Big banks seem to have forgotten that the customer is number one. You will be far more pleased with your small bank and your personalized service when it comes to getting loans and other services for your own business.