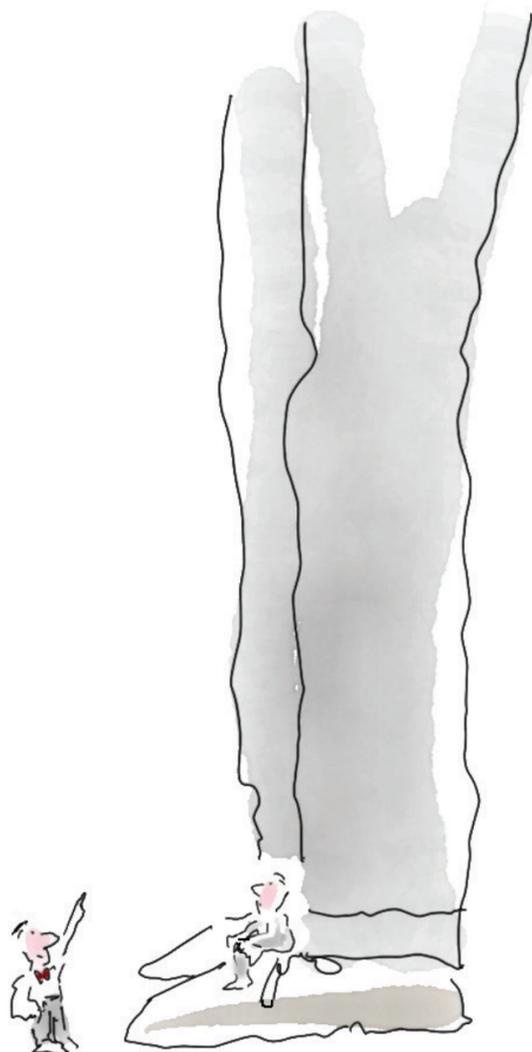




"Hi, is that your banker?"



It's very likely—in fact, more than likely—that you already have a bank.

So why would you even think about using Needham Bank?

We're smaller. We have fewer customers. We almost certainly have fewer branch offices. We have very little (zero, to be precise) Wall St. clout.

Our headquarters—the big building where most of us work—isn't in a major city or financial capital, it's here in Needham, Massachusetts.

And yet, we wouldn't even ask to be your banker if we didn't think there was the possibility of you saying:

"Maybe you've got something there. A smaller, more personal bank might actually be a good thing."

That's the entire premise upon which we base this advertisement and, for that matter, everything else we do.

### How big or how good?

The usual thing for a bank such as ours (or any more relationship-oriented business) is to trot out comparisons to other smaller, more person-to-person businesses: the artisanal cheese-maker, the bespoke clothier, the craft brewer. At some level those David v. Goliath comparisons ring true. Smaller definitely means less stodgy. More creative. A greater sense that you, your family and the values you hold dear...matter.

But smaller in the world of banking can also set off alarm bells. What if I need a whopper loan? What if I'm in California and I need an ATM? Aren't big banks safer?

To answer the first concern, we have almost \$2 billion in assets. Rather small by

big bank standards, but very big by human standards.

To answer the second concern, we rely on technology. If you have a Needham Bank checking account, your Needham Bank debit card works at any bank, anywhere in the world, and you don't pay a nickel for transaction fees. (Ironically, we may have more free ATMs than any bank, of any size, anywhere.)

As for the concern you might have that big banks are safer...well, there's evidence to suggest otherwise. Small bank operations tend to be simpler than those of larger banks. When it comes to financial institutions, simplicity generally means greater transparency.

So there.

You don't have to be big to be good.

### Two other very important questions:

The first question is this one: Do you care to do business with a large bank?

Some people do. There's a kind of cocktail-party validation that comes from being able to say "I'm with Chase." Or "My guy at Bank of America."

Small banks such as ours, on the other hand, throw off a vibe of provincialism. Saying you have an account with Needham Bank will either be seen as perfectly dull or incredibly shrewd. (We think typically higher interest rates on deposits and generally lower rates on loans, suggest the latter.)

The real test—and the even more important question—is this one: Do they care to do business with you?

Have they ever even asked to be your banker?

### Can we be your banker?

