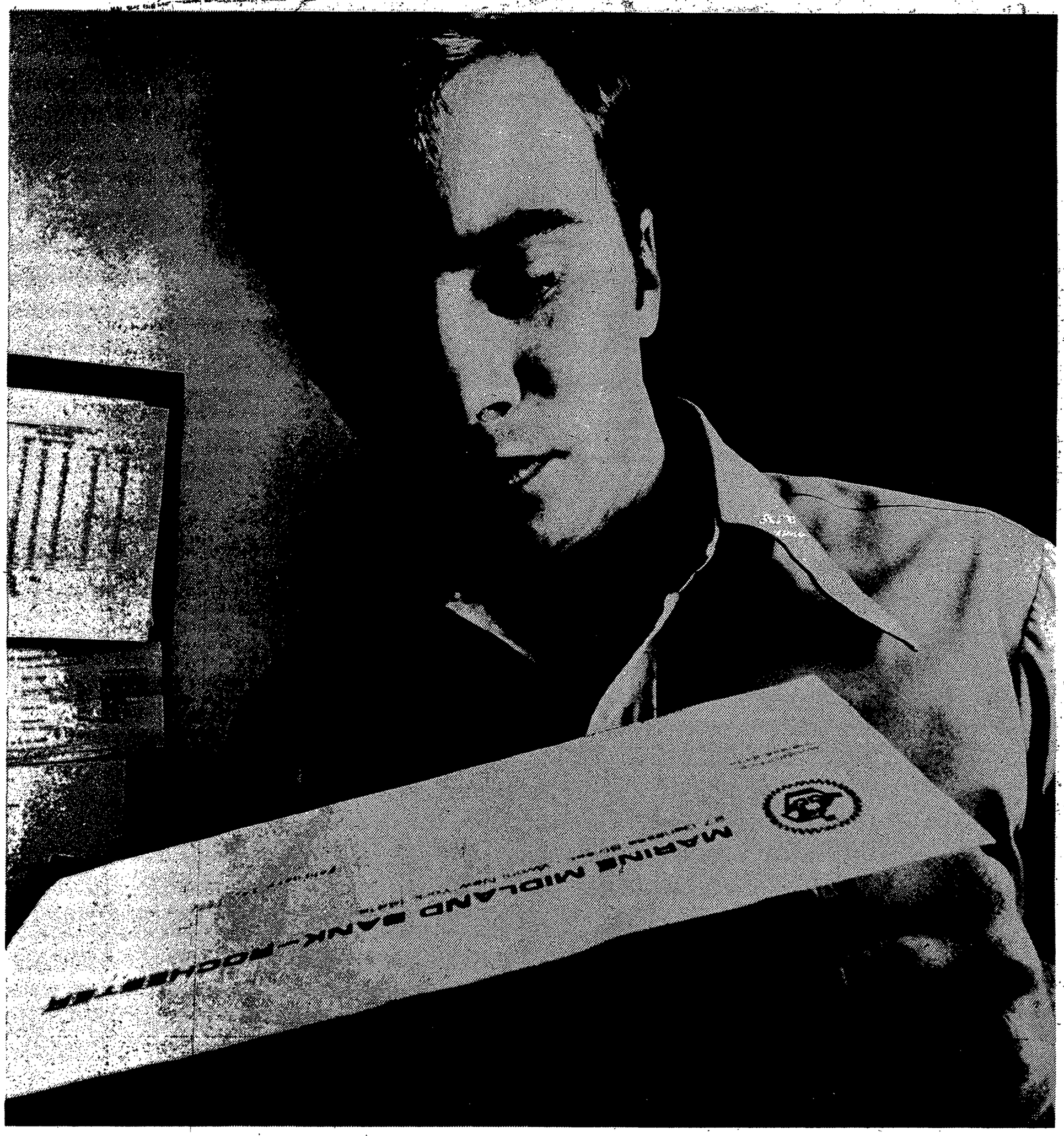

Gary Janssen let a big bank bully him.

Gary was just out of college.
New in Avon. New on his first job.
Single. Age 23.

The Master Charge application he mailed in to Marine Midland showed no established credit.
The credit bureau had never heard of Gary.

Out went the form letter.
A turndown.

Jim Gaffney, Marine Midland's manager in Avon, wishes Gary had stormed in demanding an explanation.

"As it was, I found out almost by accident.

"I noticed that every week when Gary came in, he bought traveler's checks, and our records showed that he'd bought hundreds of dollars' worth.

"He told me how he traveled constantly in his job with the Holstein-Friesian Association, and then it came out. Our turndown for Master Charge.

"Well, character may not always show on a piece of paper, but I thought I saw it in Gary. One phone call convinced me.

"I called Gary's hometown bank in Monticello, Iowa. I found out how he saved money from summer jobs, and how Gary paid back an educational loan his father signed for.

"I got Gary his card, and I hope we learned something. We're digging deeper for credit recommendations that don't show on paper.

"Even so, don't take no from a bank without asking why. You deserve an explanation.

"Better yet, come in and talk to a Marine Midland branch manager first when you need something. Whether it's credit or a checking account, we know how to help.

"That's what neighbors are for."

MARINE MIDLAND BANK
-ROCHESTER

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