

Before your check can bounce,



your phone rings.

Sooner or later, just about everybody slips up on checking account arithmetic.

Maybe you add two and two and get five. Or deposit money in your savings account instead of your checking account. Or forget to record a check.

People, not surprisingly, tend to behave like people. (We've learned that from our own mistakes.)

So at Marine Midland, we've decided to handle things a bit differently.

If your account is ever overdrawn, we

won't let a computer automatically bounce your check.

We'll try to call you first and work things out over the phone. Just between you and us.

We figure nobody likes bounced checks. Or the bank that bounces them. And we're now going out of our way to keep it from happening to you.

It's a little extra work for us, but a little extra service for you.

After all, that's what neighbors are for.



MARINE MIDLAND BANK
- ROCHESTER

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