



SECURITY AND STABILITY, coupled with friendly understanding of your needs and problems, are part of the management portfolio of Pacific State Bank executives like President Robert C. Yeary, seated, and Robert A. Ruth, vice-president and controller.

Finances and Friendship

You know somebody like George. A while ago he thought about going into the plumbing business, but when he got his money together he found he had only \$1,500. He was about to give up the whole idea because he'd heard that "banks won't lend you money if you really need it." Then one of his neighbors told him about a growing local bank. This one was different and made a point of being "friendly." On a chance he walked in and asked about a loan.

The loan officer knew local people and local problems...and local growth. He could make on-the-spot decisions, and seemed more interested in George's character than his finances. He gave George the funds to start the business. And then went even further to help.

George was treated like a millionaire. The people at Pacific State Bank gave him statistical studies on the plumbing business. They told him about good locations, the proper insurance, and helped him find economical suppliers.

They pointed out potential new customers. They showed him money-making management methods: how to streamline his paperwork, tighten his accounting. They warned him against unwise investments. They suggested where and when to enlarge his operations—and provided more money to keep him growing. Today George's firm is worth \$197,000.

As your neighbors, PSB people care about what happens to you. Last year the bank heard that teachers in one school district were strapped because a foul-up in the schools' automation system had held back their salary checks. A quick memo went to the whole bank staff. The teachers' personal checks were honored while the error was being corrected.

Another time, heavy rains along Hawthorne Boulevard damaged a major portion of the goods of one long-time merchant. After the rains stopped, Pacific State Bank men learned of his loss and offered financial assistance. The merchant's personal reputation was enough collateral for the community bankers who knew and trusted him.

President R. C. Yeary voices the bank's feeling on such confidence in his local customers by echoing a philosophy made famous years earlier by J. P. Morgan: "Character is more important than collateral. A man may have all the security in Christendom, but it isn't enough if I distrust his character."

PSB people spend part of their own time—as well as the bank's time—in helping to make their community a better place. They have sponsored local sports teams, local scholarships and a lot of other worthwhile projects. The bank's personnel actively participate in a dozen or more charitable and service organizations. These are some of the reasons why most people in the South Bay think of this bank as a neighbor.