



**SMALL TALK MAY BE CHEAP** but parents agree that the first three words from a toddler are a rare and precious sound. Now Greg's initial utterance may not be "Pacific State Bank," but small depositors—and PSB has many of them—are as welcome as the big ones. And they grow up, too!



**BUDGET-MINDED** customers know that PSB is one bank geared to their pocketbooks. 59 separate services are available—many without charge, all without fuss.

## Small Talk and Big Business

You may know about Roger and Jane—an earnest young married couple who wanted a baby but felt they couldn't afford it. Considering their income, old-fashioned bankers might have refused to lend them a nickel. But Pacific State, counting on their character, loaned them the money they needed. Roger and Jane are now happier, harder-working—and more successful. Greg, now 3, has a savings account in his name, too.

Or consider Tom, a youngster who wanted a bicycle. With the bike, he figured he could get a paper route and earn enough money to pay his way to summer camp. He came in for a loan himself. The loan officer recognized the boy's sincerity, yet knew he couldn't make a loan to a juvenile. Without letting the lad know, he checked with his parents, who underwrote the loan. Tom got his bike, the paper route and summer camp. PSB got an "assist" on the play.

Maybe this isn't shrewd banking, by big-city standards. But it pays off for everyone concerned. On \$63 million loaned during Pacific State's seven-year history, all but 6¢ out of every \$100 has been repaid.

The South Bay is full of people on the way up. And Pacific State is proud to have a stake in their rise.