

We're in business to make loans, among other things. And one of the other things we're in business to make is friends. So we think very hard before we turn someone down.

Most often, we're able to come through with a quick loan at fair rates, make a friend, and make a living.

But once in a while, we can't say yes.

Sometimes one more payment a month will be the last backbreaking straw, and a customer would be well advised to keep away from it. So we advise him to do so. It's best for everybody concerned.

Usually people understand that. And they go away glad that we use our long experience in the lending business to help them, rather than get them in over their heads.

Others try elsewhere. And sometimes that can be dangerous.

What if they consider a loan shark?

Consider the loan shark. He doesn't look evil. In fact, he looks friendlier than most people when you need money.

He doesn't have an office, and he's not listed in the yellow pages, but you can usually find him around factories, and in places where people need cash. And he's anxious to help.

He'll lend you \$5 if you'll pay him \$6 on payday. Six dollars a week for every five you borrow. Sounds cheap enough, right?

Real cheap. It works out to 20% interest per week. Or 1,040% a year. Compounded weekly.

But suppose you have trouble paying up at the end of the week. Will the loan shark make things difficult for you? No. He'll smile, and offer to accept \$7.60 next week. The same rate. Five for six.

In six months, your \$5 loan will cost you \$395. In seven months, \$820. In nine months, \$3550. Wait a year, and you'll owe the man \$65,500.

Now you know why he's called a loan shark.

Some people go to their relatives.

Your relatives love you. They're often willing to lend you money without interest. And sometimes that works out very well.

But sometimes they never let you forget it, and two years from now you may wish you had gone to the loan shark.

But that's another story.

Most of the time, we can give you a loan.

MARINE MIDLAND TIME PLAN

Time Plan is Marine Midland's phrase to cover practically all kinds of borrowing: personal loans, car loans, home modernization loans, education loans, boat loans—loans for vacation, taxes, insurance premiums, medical and dental expenses, home furnishings and appliances, spring shopping, fall shopping, and holiday gifts.

Many auto dealers, boat dealers, contractors, builders, home modernization specialists, and lumber yards are "franchised" by us to offer you the Midland Time Plan. So you can easily and conveniently arrange your loan right there on the spot. Ask your dealer about it, and look for the Midland Time Plan emblem.

We specialize in arranging Time Plan loans that best suit your needs, your budget, and your ability to repay. Tell us how much you need, for what purpose, for how long, and how much you want to repay each month. We cooperate. Our service is fast, confidential, understanding. Our rates are fair; we invite you to compare them.

We offer you life insurance and disability insurance on the unpaid balance of your loan, so that you don't have to worry about burdening your family with a debt if anything should happen to you.

INSURANCE POLICY LOAN OR SAVINGS PASSBOOK LOAN

At Marine Midland, we'll accept saving passbooks or life insurance policies with cash value as collateral for a loan. This is a good way to borrow, since the rates are low.

Of course, you can't touch the portion of savings or policy you borrowed against until the loan is paid. However, some people feel that they will repay a loan faster than they'd replenish their savings. That's why we make a lot of loans of this kind.

MIDLAND CHARGE PLAN

A Midland Charge Card gives you an instant credit rating. If you have one, you can Charge-Loan at any one of our offices. Just bring in your card, and you can borrow up to \$300 in a matter of minutes. We don't know of anything faster.

Of course, a Midland Charge Card gets you a lot more than instant cash.

Suppose you're out shopping, and you see a great bargain for \$100. Now you don't have \$100 handy. You can't even see your way clear to write a check for that amount. You're stuck.

Unless you have a Midland Charge Card.

If you do, you can walk into any Midland Charge Plan member store and use the card to purchase whatever you like. You can even use it to charge airline flights. Then, at the end of the month, the bank bills you for the items. You get *only one bill*. If you can pay within 30 days, there's no charge for the service. If you decide to pay in installments, all you do is pay 10% of your bill (or a minimum of \$10) a month, and a small service charge will be added to your bill.

This is the new way to shop. If you'd like to take advantage of it, just stop in and see us.

MORE INFORMATION

If you'd like some help in deciding how to borrow money, we'd be glad to help you. And we mean help you, not pressure you.

We're in business to make friends. We may not make a nickel on you now, but if we do our job right, you'll be back the next time you need advice. And you'll send your friends to us.

We plan to be in business a long time. And the law of averages says that the more people we help, the more money we're likely to make. We're here to help you.

Marine Midland 
MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION



If you can't get a loan from us,
maybe you shouldn't be borrowing.

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