



# Ten Reasons to Buy and Bank Locally

- 1** More money is kept in the community because locally owned, independent businesses often purchase from other local businesses.
- 2** Small businesses are the largest employer nationally; we create jobs.
- 3** Local, independent businesses often offer better quality products at competitive prices than found at chain stores, and we also often use goods at great prices.
- 4** Local businesses often have more knowledgeable staff and better customer service than national chains.
- 5** Local businesses are owned by people who live in this community, are less likely to leave, and are more invested in the community's future.
- 6** Local business owners frequently step up to serve as community leaders in local government and local nonprofit organizations.
- 7** Non-profit organizations receive greater donations from local, independent business owners.
- 8** The unique character of our Capital District depends in part on our local, independent businesses.
- 9** Local banks and credit unions loan more to local businesses, and they do not siphon profits out of our community.
- 10** Local food supports local farms and green spaces, and it is both price-competitive and fresher.