

(Porcupinus Financius)

IS YOUR COMMERCIAL BANKER HARD TO GET CLOSE TO?

Many commercial bankers can give you a loan. But at WCIS, our loan officers are dedicated to developing a long-term relationship. So we start by visiting your place of business – in person – and by getting to know your operation inside-and-out.

Our bankers don't just work here. They live here, grew up here. And they've seen – firsthand – what it takes to prosper in the Central Massachusetts area. Which allows us to give you the best advice – along with the kind of personal service that's made us part of Worcester's natural history since 1828.

If your banker seems aloof, maybe he doesn't plan on staying around this area very long. That's why it's

good business to call financing experts at your hometown billion-dollar bank. WCIS, The Bank of Worcester. Where you'll find a different breed of banker.

WCIS

The Bank of Worcester

Member FDIC/DIFM

Equal Opportunity Lender

Worcester County Institution for Savings, chartered 1828.

All deposits insured in full.

Locations throughout Greater Worcester and Central Massachusetts.

365 Main Street, Worcester, Massachusetts (508) 831-4000

Commercial Banking Division (508) 831-4646



(*Servius Impersonus*)

DO YOU KNOW WHO'S HOLDING YOUR MORTGAGE?

When some banks sell off your mortgage, you could wind up hanging on the line with some stranger halfway across the continent. But once you get a mortgage at WCiS, we're the only people you'll ever have to call.

We service every mortgage personally from beginning to end. With the kind of personal service that's made us part of Worcester's natural history since 1828. And a staff of native bankers who won't get lost around Worcester County the minute they stray from the highway.

At some banks, getting information about your mortgage can be quite an adventure. So when you

need a "home" mortgage, call your "hometown" billion-dollar bank. WCiS, The Bank of Worcester. Where you'll find a different breed of banker.

WCiS

The Bank of Worcester

Member FDIC/DIFM

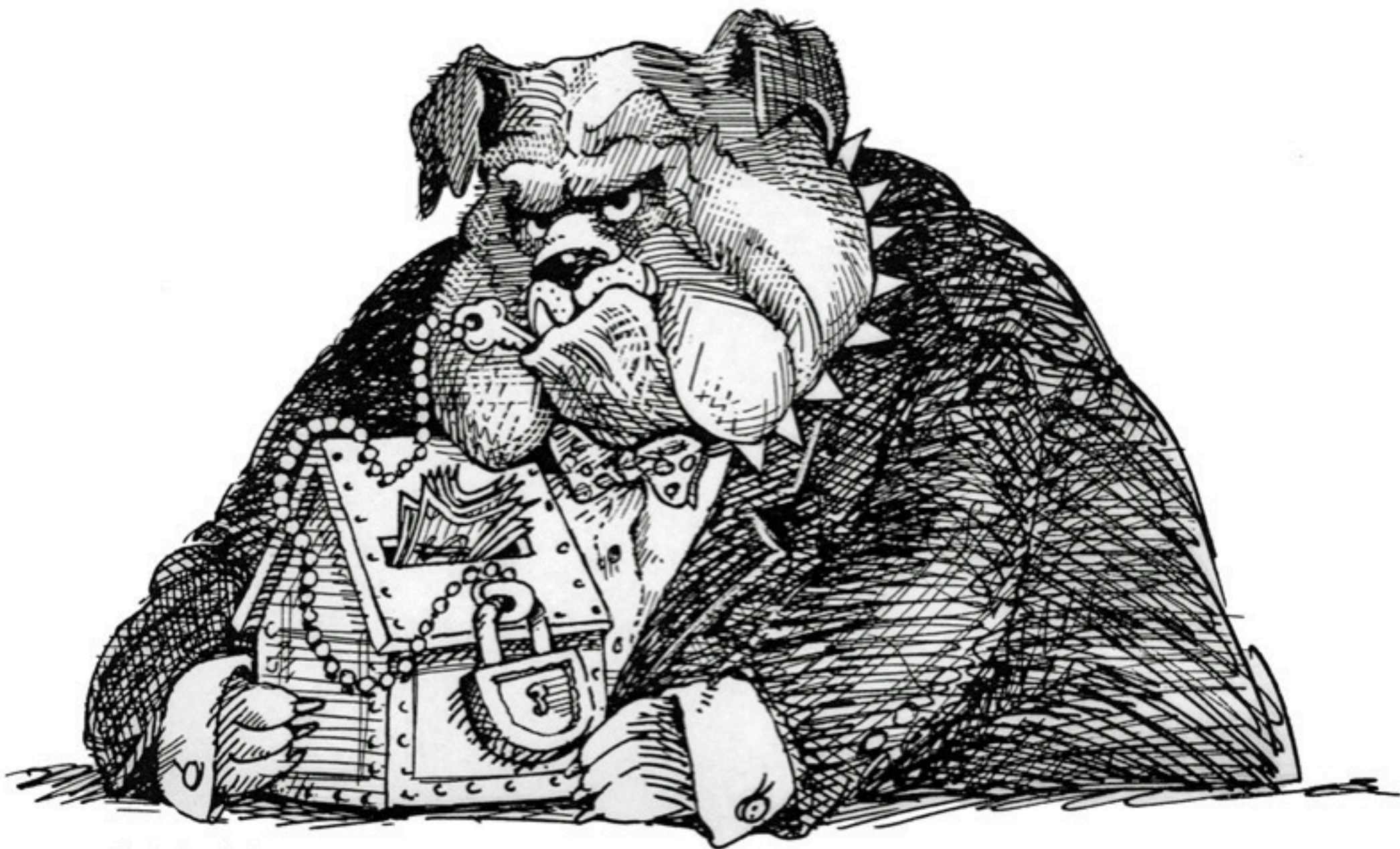
Equal Opportunity Lender

Worcester County Institution for Savings, chartered 1828.

All deposits insured in full.

Locations throughout Greater Worcester and Central Massachusetts.
365 Main Street, Worcester, Massachusetts. (508) 831-4000.





(Caninus Inequitus)

DOES YOUR BANKER MAKE IT TOUGH TO GET MONEY OUT OF YOUR HOME?

You've invested a lot of money in your home. And you shouldn't have to tiptoe around your banker to get some borrowing power out of it. That's why our home equity loan officers are dedicated to giving you fast access to the fruits of your labor.

At WCiS, all our loan processing takes place right here in Worcester. So you don't have to put your plans on hold for weeks waiting for an approval. And if you're in a real pinch, we'll bend over backwards to hasten our already streamlined process. With the kind of personal service that's made us part of Worcester's natural history since 1828.

Next time you're in the market for a home equity loan, see the bank that puts you in a more equitable position. WCiS, The Bank of Worcester. Where you'll find a different breed of banker.

WCiS

The Bank of Worcester

Member FDIC/DIFM

Equal Opportunity Lender

Worcester County Institution for Savings, chartered 1828.

All deposits insured in full.

Locations throughout Greater Worcester and Central Massachusetts.
365 Main Street, Worcester, Massachusetts. (508) 831-4000

