

GEM SAVINGS

#1:

WHEN YOU'RE A KID, YOU CAN'T WAIT TO GROW UP.
THEN YOU'RE AN ADULT.
WITH ADULT FINANCIAL RESPONSIBILITIES, LIKE KIDS OF YOUR OWN.
AND A HOME OF YOUR OWN.
THAT'S WHERE GEM SAVINGS COMES IN.
THANKS TO GEM, I CAN USE THE EQUITY IN OUR HOME TO MEET OUR
FINANCIAL RESPONSIBILITIES.
AND GEM GIVES ME A CHOICE OF EITHER A LARGE, LUMP SUM OF CASH
WITH THEIR GEM HOME EQUITY LOAN, OR A LINE OF CREDIT WE CAN
DRAW ON WITH THEIR GEM EQUITY LINE.
EITHER WAY -- GEM MAKES BEING ALL "GROWN UP" A LOT EASIER TO
LIVE WITH.

#2:

FOR A WHILE THERE TIMES WERE TOUGH.
YOU HAD TO BE REAL SHARP FINANCIALLY.
WELL, I'M A CARPENTER, NOT A FINANCE MAN.
THAT'S WHERE GEM SAVINGS COMES IN.
ONLY GEM OFFERS A FULL SPECTRUM OF FINANCIAL SERVICES.
WE DO ALL OUR BANKING THERE.
GEM FINANCED AND CUSTOM-BUILT OUR NEW HOME.
AND GEM REALTY SERVICE SOLD OUR OLD ONE.
WE'RE NOT ON EASY STREET YET, BUT WE'RE BUILDING ON IT.
THANKS TO GEM.

#3:

I HAVE A LOT OF PEOPLE DEPENDING ON ME.
SOMEDAYS IT FEELS LIKE THE WHOLE BUSINESS IS RIDING ON MY
SHOULDERS.
WHICH DOESN'T LEAVE MUCH TIME FOR THE BUSINESS OF MY LIFE.
SO I TURN TO GEM SAVINGS.
GEM HAS A WHOLE SPECTRUM OF FINANCIAL SERVICES.
EVEN A PERSONAL BANKING OFFICER TO COORDINATE ALL MY
PERSONAL FINANCES.
AND OF COURSE THE GREEN MACHINE IS ALWAYS THERE WHEN I NEED
IT.
PEOPLE DEPEND ON ME TO TAKE CARE OF EVERYTHING.
I DEPEND ON GEM TO TAKE CARE OF ME.