



Corrick's Stationery, Gallery & Gifts

Not Yer Momma's Granola

Erica Olsson Photography

Riley Street Art Supply

Kindred Folk Trade Handicrafts

## So many good reasons to spend your money locally...



### VOTE WITH YOUR DOLLARS

Using a locally based financial institution puts your money to work growing the local economy and backs businesses that share a commitment to our community.

Bank Local to:

- 1 Put your money to work growing your local economy
- 2 Keep decision-making local
- 3 Back institutions that share a commitment to your community

### SUPPORT LOCAL RETAILERS

Compared to online mega-retailers and non-local chains, locally owned businesses reinvest a much larger share of their revenue back into the local economy, enriching the whole community.



Locally owned businesses in dense, mixed-use commercial districts generate more tax revenue for cities than sprawling shopping centers, while also costing less in public services.

Locally owned businesses recycle a much larger share of their revenue back into the local economy compared to chain stores and online mega retailers.

### CREATE MORE JOBS

Locally owned businesses create more jobs and, in some sectors, provide better wages and benefits than online mega retailers and non-local chains do.

Cities that achieve higher rates of entrepreneurship and new business creation than the national average are better off. They generate more jobs, which, in turn, lifts wages. While cities may be tempted to focus only on tech startups, expanding opportunities for residents to launch businesses that meet community needs in retail, services, food production, and other sectors can have even greater impact.



### NURTURE DIVERSITY

Communities with a larger share of local businesses foster more diverse, unique and equitable communities, and are linked to higher incomes and less inequality.

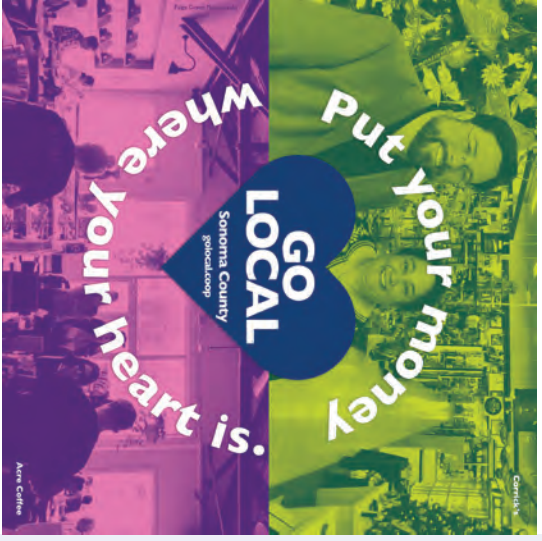
Enacting policies that strengthen small businesses and expand opportunities for local entrepreneurs is one of the most effective ways of reducing inequality and expanding the middle class.

Using two decades of data from a number of countries, one study found that areas with more small and mid-size businesses had lower levels of income inequality.



### STRENGTHEN COMMUNITY

Communities with a larger share of local businesses have a stronger web of economic and social relationships, higher levels of civic engagement, and better success problem solving.



Local businesses foster community cohesion and well-being. The social fabric of a community is tightly coupled with the health of its independent businesses. Research has shown that communities with a larger share of local businesses have more social capital, stronger social ties, higher levels of civic engagement, and better success solving problems.



### BETTER THE PLANET

Communities with a larger share of local businesses help to sustain downtown and neighborhood commercial districts, curb sprawl and automobile use, and enable residents to fulfill more of their daily needs close to home.

Local stores help to sustain vibrant, compact, walkable town centers—essential to reducing sprawl, automobile use, habitat loss, and air and water pollution.

### TAKE YOUR GIFT-GIVING DOLLARS FURTHER WITH GO LOCAL REWARDS!

Enjoy special savings at participating GO LOCAL merchants—see the current rewards listed in our GO LOCAL Pocket Guide or online at [gocalocal.coop/rewards](http://gocalocal.coop/rewards).

#### REDEEM YOUR REWARDS IN TWO WAYS:

1. USE YOUR GO LOCAL REWARDS CARD for rewards, or get a new card for free from GO LOCAL or at select merchants.
2. USE YOUR LOCAL DEBIT OR CREDIT CARD FOR REWARDS. If you already have a debit or credit card with Community First Credit Union, North Bay Credit Union, Exchange Bank. Just get a sticker at a branch to add to your debit/credit card and then show it to get GO LOCAL Rewards—for one less card in your wallet!

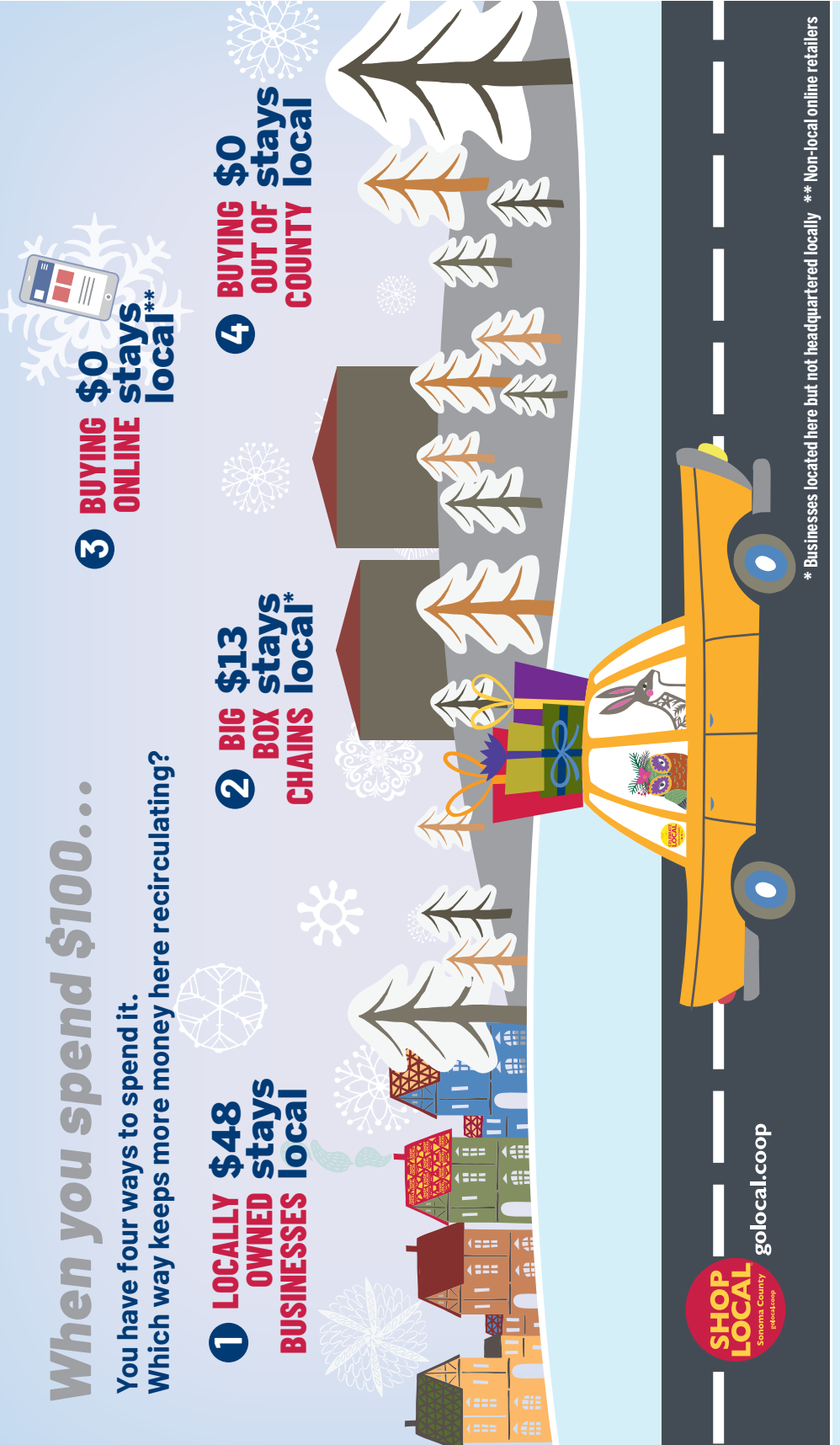


### When you spend \$100...

You have four ways to spend it.

Which way keeps more money here recirculating?

- 1 **LOCALLY OWNED BUSINESSES local**
- 2 **BIG \$13 BOX stays local\***
- 3 **BUYING \$0 ONLINE stays local\*\***
- 4 **BUYING \$0 OUT OF COUNTY local**



\* Businesses located here but not headquartered locally \*\* Non-local online retailers

