

Time For A Reality Check?



Get real. If your bank isn't performing,
it's time to switch.

Which do you hate more? Your bank? Or the thought of leaving it?

Or worse, you hate the thought of shopping for another bank, filling out the forms and transferring all your accounts around.

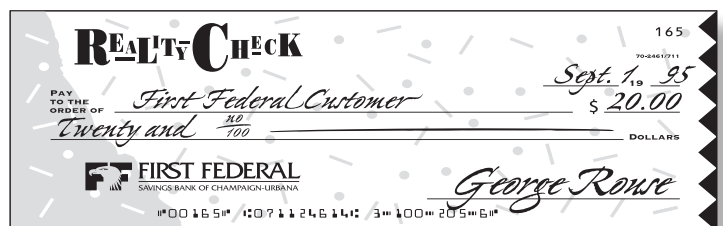
We understand that, because we understand people. Not mass, faceless, read-about-them-as-statistics kinds of people, but "you and me" kinds of people.

So here's the deal.

Open a savings or checking account with us, and we'll give you a twenty dollar "Reality Check" just for trying us out. Decide you like the way we do things, and

we'll make transferring the rest of your accounts as simple and as easy as possible.

To learn more, call us at 356-BANK, or stop by any of our convenient locations and get your "Reality Check" today.



Is your bank living a fantasy? Check these rates and decide for yourself.

<p>Vacation Loan \$154. Per Month Or Less \$5,000 at 14.5% APR for 48 months</p>	<p>Boat Loan \$371. Per Month Or Less \$15,000 at 11.19% APR for 60 months</p>	<p>Home Improvement \$287. Per Month Or Less \$10,000 at 11.08% APR for 48 months</p>	<p>Car Loan \$293. Per Month Or Less \$12,000 at 10.73% APR for 60 months</p>	<p>Mortgage Loan \$805. Per Month Or Less \$100,000 at 9.04% APR for 30 years</p>
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We just understand you better.