

What's Better Than Free Checking? Free Gold!

Come in now and get yours.

Introducing a risk-free, BETTER-THAN-FREE way to improve your checking account. Say hello to Gold and Gold 50. These exciting new accounts can save you hundreds of dollars on everyday purchases while providing peace of mind and simplifying your life.

Gold Checking

Gold Checking includes great savings on dining, entertainment and travel. It also includes insurance, and identity theft and payment card protection. Gold checking is only \$4.95 per month (an estimated \$379 annual value). We know of one family that saved so much on their Disney vacation they were able to spend an extra day absolutely free!

Gold 50

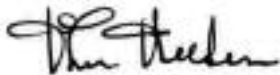
Gold 50 is for those 50 and over and includes everything in the Gold account, plus discounts on eye glasses, contacts, prescriptions and hearing aids. Gold 50 is only \$5.95 per month (\$529 in estimated annual value). See the back of this letter for more rewards.

Free Gold

Right now, you can have Gold or Gold 50 FREE for ninety days. To turn your current account into Gold, simply come by one of our convenient offices. It only takes a few minutes. You'll keep your current checks and account number and you will start enjoying Gold Rewards immediately.

So, come in soon and Go for the Gold! We're sure you are going to love it.

Sincerely,



John Heeden
Senior Vice President



Our interest is *You.*



Go for the Gold!

Free Checks, Free Online Banking, Free Bill Pay and a FREE 90 day test drive!

Gold Checking is only \$4.95 per month with no minimum balance requirement or per check charges and includes these great rewards!

- \$10,000 Travel Accidental Death Insurance
- Payment Card and Personal Identity Protection
- Emergency Travel Assistance Services
- Local and National Dining Savings
- Local and Online Shopping & Services
- Travel, Hotel and Recreation Savings

Estimated total annual value of \$379

Gold 50 is only \$5.95 per month with no minimum balance requirement or per check charges and includes these great rewards!

- \$10,000 Travel Accidental Death Insurance
- Payment Card and Personal Identity Protection
- Emergency Travel Assistance Services
- Local and National Dining Savings
- Local and Online Shopping & Services
- Travel, Hotel and Recreation Savings
- Pharmacy, Vision, and Hearing Savings Programs

Estimated total annual value of \$529

Introducing...

FREE GOLD

Our new, best checking accounts with Gold Rewards.