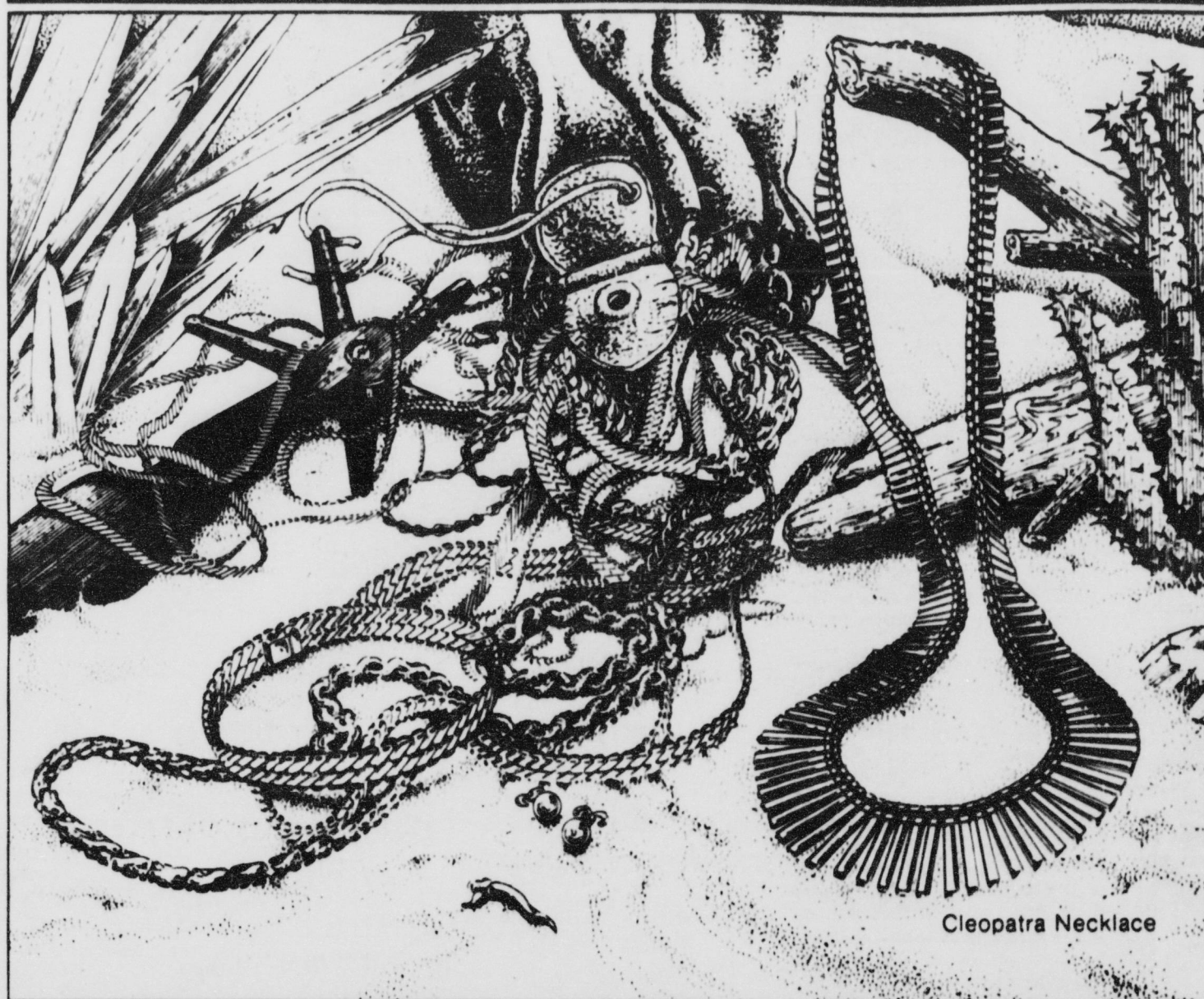


DISCOVER GOLD AT FIRST BANK.



Cleopatra Necklace

**Simply make a deposit.
Then, stake your claim to big savings
on 14 karat gold or sterling silver jewelry.**

In the olden days, gold was hard to come by. Men would do about anything to acquire a few nuggets of precious metal.

But now, First Bank makes it easy. Easy for you to collect beautiful 14 karat gold or sterling silver jewelry. Just deposit as little as \$250 in savings, Interest First/Checking or CD's.* Then, at substantial savings, choose a gold or silver piece. Each is designed by one of the finest names in handcrafted jewelry.

Invest in a golden masterpiece at exceptional savings. Like the magnificent Cleopatra Necklace (illustrated above). Superbly styled and exquisitely detailed in the finest 14 karat gold.

Or choose a less extravagant gift. Perhaps delicate 14 karat gold earrings. Or a finely crafted sterling silver Serpentine Chain. All offered at substantial savings to you.

Some gifts are even free (with a larger deposit).

But we can only hint at the riches you'll find at First Bank. So you'll just have to stop by any of our banking centers to see the jewelry and to get all the details.

Gold and silver. It's first-rate treasure from First Bank.



*Or simply present any receipt from our automatic teller machines to purchase jewelry at the \$250 level.

Register to win our "Gold Rush Giveaway"

Come to First Bank and take a chance on winning the stunning 14 karat gold Cleopatra Necklace (shown above)...valued at over \$1000. With a little luck, it could belong to you on January 18th. No deposit necessary. So hurry and register today at any First Bank location.

First Bank reserves the right to modify the offer anytime.

First Bank

YOU DESERVE FIRST-RATE TREATMENT.™

Deposits insured up to \$100,000 by F.D.I.C.
Another service of FBT Bancorp. Inc.

Member F.D.I.C. / Full Service Bank
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