

To The Citizens Of Edenton and Area:

It is with a great deal of personal pride that we announce the addition of First National Bank of Eastern North Carolina to your area.

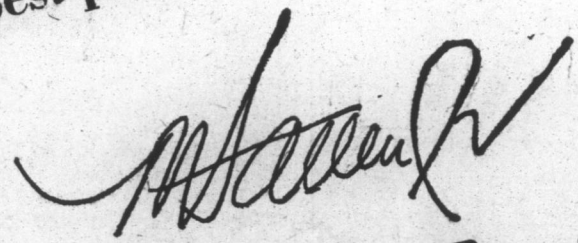
Upon the opening of our office in the former Citizens Bank Building, 216 South Broad Street, we were somewhat embarrassed by the crude facilities available for our new customers. Specifically the most attractive and comfortable banking facilities in this state. We ask your indulgence as we go about the task of renovating the building.

I would be remiss if I did not take this opportunity to express my deepest appreciation to all in the area who have supported us in our bid to bring competitive banking to the Edenton area. It was because of your generous support that we pushed our application which led to the opening on last Friday morning.

Our only desire is to be of service to this community. We come knowing full well the responsibility will be great. This is a fine, historic and progressive area. While First National is not steeped in history, we have a reputation as being progressive. We will put forth our best efforts to be a good corporate citizen.

First National has chosen two men of outstanding character and ability to head the Edenton office. Come in and meet Chuck Benson, our manager, and Lloyd Warren, his assistant. We know they are the high caliber citizens you desire to have move into your community.

Best personal regards,



M. F. ALLEN, JR.,
President,
First National Bank
of Eastern North Carolina.