

On Jan. 31, 1983 Someone's Going To Walk Out Of Here With \$25,000.

For us, the past twelve months have been the most exciting in years.

Now we'd like to get you as excited as we are.

With our \$100,000 New Banking Sweepstakes.

So, next month, some people in the Carolinas will get \$25,000, \$10,000 or \$1,000 richer.

Just for finding out all about the New Banking.

Two New Ways To Earn Money Market Rates.

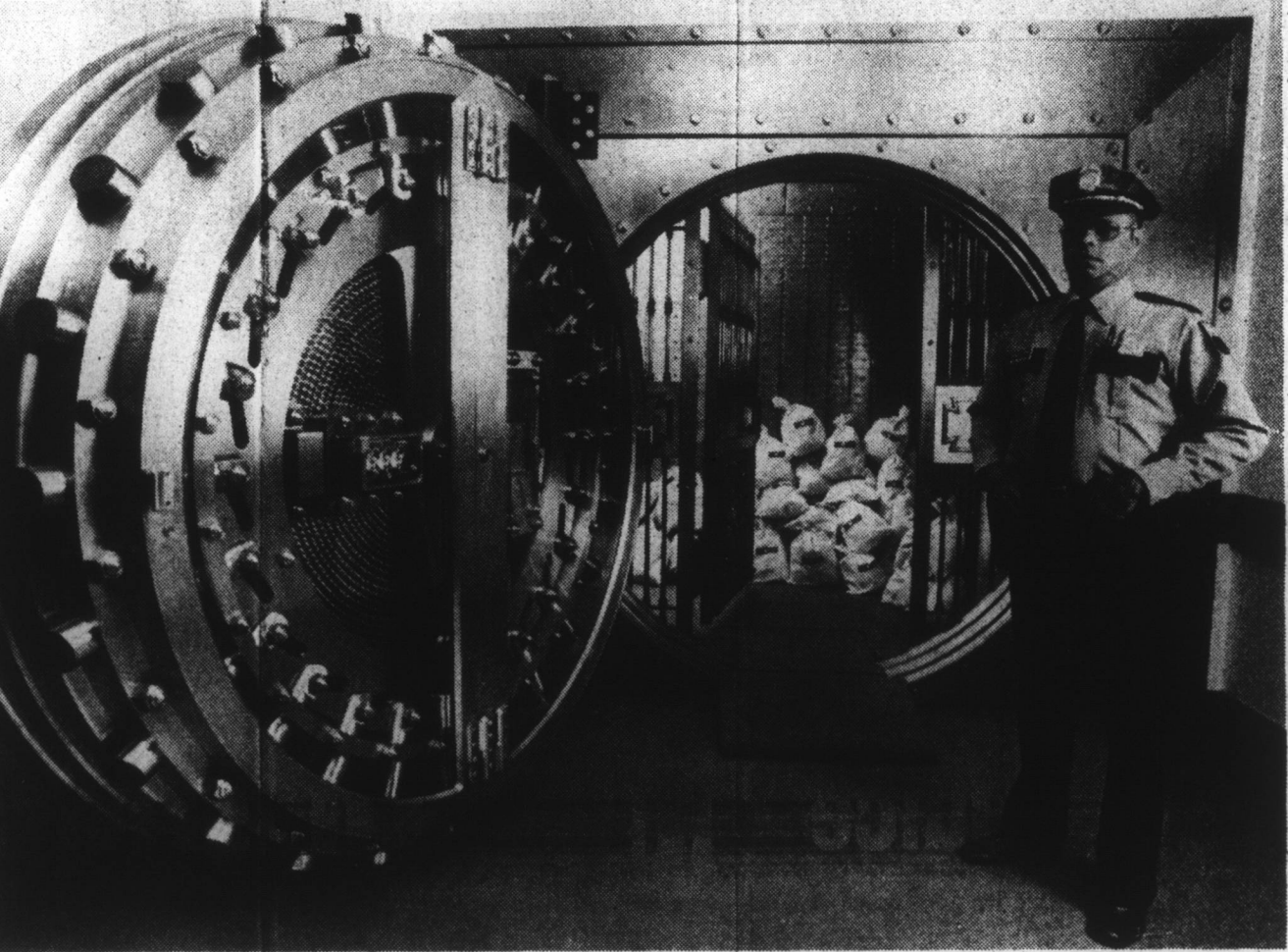
Until last month, we couldn't offer you money market rates plus easy access to your money.

Now we can offer you two ways to get these higher rates: Our Money Market Investment Account and Money Market Checking.

Either way, you get the security of FDIC insurance to \$100,000.

Save Up To 50% Or More When You Buy And Sell Stocks And Bonds.

Now, with our new Discount Brokerage Service (offered through an arrangement with Fidelity Brokerage Services, Inc.) you can save



as much as 50%, or more, on commissions if you make your own decisions when you trade stocks and bonds.

Get A Break On Taxes And Build Retirement Income.

With the new IRA, a working couple can take up to \$4,000 a year off their taxable income. Even if you have a retirement plan where you work. By delaying taxes on your IRA, you'll have more money at work building your retirement income.

Come by and find out all about these new ways of banking. Do it soon.

When you sign up for

a Money Market Account, IRA, or Discount Brokerage Services, you're automatically entered in our New Banking Sweepstakes.

NEW BANKING SWEEPSTAKES PRIZES

Grand Prize - \$25,000
5 Second Prizes - \$10,000
25 Third Prizes - \$1,000

Even if you don't, you can still enter. But, once you know all the facts, we're sure that you'll want to get in on the 1983 version of the best banking in the neighborhood.

Bank of North Carolina
Now a part of NCB. Member FDIC.

The \$100,000 New Banking Sweepstakes.

OFFICIAL RULES: NCB \$100,000 NEW BANKING SWEEPSTAKES

1. SPONSOR: NCB National Bank of North Carolina.
2. PRIZE STRUCTURE: One (1) Grand Prize - \$25,000; Five (5) Second Prizes - \$10,000 each; Twenty-Five (25) Third Prizes - \$1,000 each.
3. NO PURCHASE NECESSARY: Customers receive one entry for each of the following accounts opened during the Sweepstakes: (1) Money Market Investment Account; (2) Money Market Checking Account; (3) New IRA Account, or addition to existing IRA; (4) Discount Brokerage Account.
4. NEED NOT BE BANK CUSTOMER TO

WIN: You may obtain a free entry form by visiting any participating bank or by sending a self-addressed, stamped envelope to New Banking Sweepstakes, P.O. Box 29619, Raleigh, NC 27626. Limit 4 entries per participant. No reproductions allowed. All entries must be received at New Banking Sweepstakes, P.O. Box 29624, Raleigh, NC 27626 by January 31, 1983 to be eligible.

5. PROMOTION PERIOD: Sweepstakes runs from January 3 - January 31, 1983. Winners selected at random drawing conducted on or about February 15, 1983 at location selected by Sponsor.

6. WINNER NOTIFICATION/CLAIMING PRIZES: Winners will be notified by Sponsor. Prizes not claimed within 60 days of notification

are forfeited, and will not be awarded. Notification made via certified letter.

7. CONDITIONS OF ENTRY: Limit 4 entries per participant, anyone not complying will be disqualified. Independent agent sole judge of validity of entries. Agents' decisions final. All entries property of Sponsor.

8. PRIZE DESCRIPTIONS: Prizes are non-transferable or assignable. Winners solely responsible for applicable taxes. Prizes include only those expressly set forth in Prize Structure. No substitutions.

9. ELIGIBILITY: Entrants must be 18 years of age or older and a resident of North Carolina or South Carolina to qualify. Drawing not open to employees of Sponsor, its subsidiaries, affiliates or

agencies, nor those engaged in conduct of Sweepstakes, and their respective family members. Void where prohibited by law. Not responsible for entries lost, delayed, or mutilated by mail.

10. AFFIDAVIT/RELEASE: Winners agree to execute affidavit of eligibility and release. Winners required to consent to use of their names and/or likenesses for advertising and trade purposes without compensation.

11. WINNERS LIST/INQUIRIES: All inquiries regarding conduct of drawing should be addressed to New Banking Sweepstakes, P.O. Box 29629, Raleigh, NC 27626. For list of winners, send a stamped, self-addressed envelope to same address.

12. ODDS OF WINNING dependent upon number of entries received.