

When you take your money to The Hill, your bank ought to help you take care of it.



At three NCNB 24's in Chapel Hill you can do almost all your banking anytime.

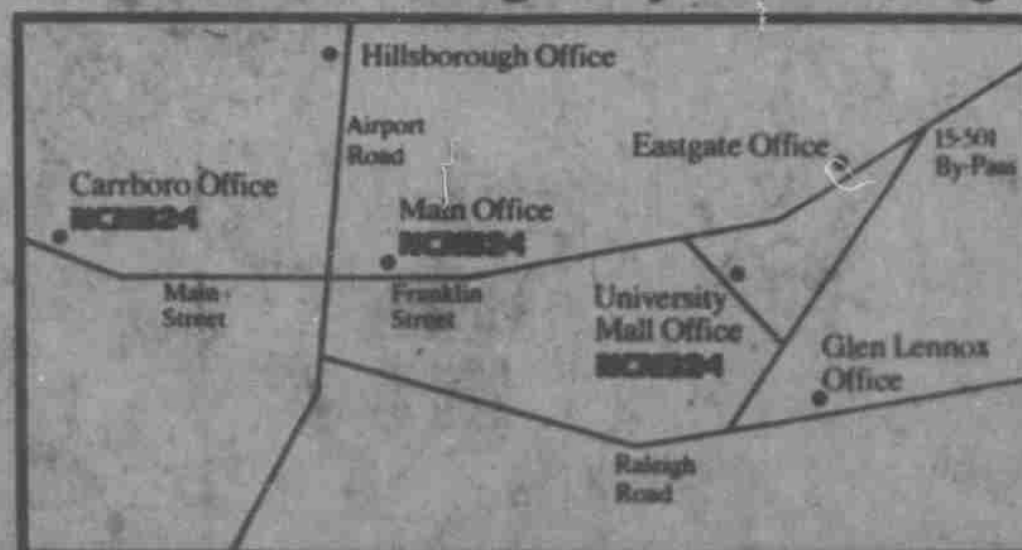
Learning how to handle your money is one of the first lessons almost everybody gets at college. And it's not always easy. After all, when you're on campus, you've got plenty of other things to think about.

That's why at NCNB's six Chapel Hill offices, we try to make your banking as easy as possible.

24-hour banking. At three NCNB 24's in the Chapel Hill area, you can bank whenever you need to, 24 hours a day. NCNB 24 lets you do almost all your regular banking in just seconds. From getting cash to making a deposit. You can even transfer money

from one NCNB account to another, and make payments on your NCNB loan accounts.

No-service-charge checking. You can avoid a service charge on your checking



You can bank quickly and easily at any of our six convenient Chapel Hill offices.

account in one of three ways. Just talk with one of our Customer Service Representatives about which way will work best for you.

Student Visa. You can even get a special Student VISA account at NCNB. It lets you establish a credit rating while you're in school.

The help you need. At all our offices, we try to give you the financial help you need. After all, we're proud that we've been part of the Chapel Hill scene since 1899. So it's no wonder that we want to be the best bank in the neighborhood.

NCNB
Member FDIC