

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



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

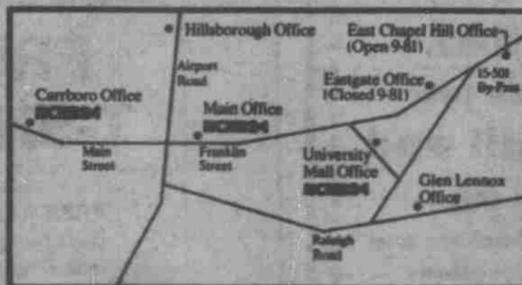
Learning how to handle your money is one of the first lessons almost everybody gets at college. And it's not always easy. After all, when you're on campus, you've got plenty of other things to think about.

That's why at NCNB's six Chapel Hill offices — including our new one that will open in East Chapel Hill in September — we try to make your banking as easy as possible.

24-hour banking. By September you'll be able to bank whenever you need to, 24 hours a day, at four NCNB 24's in the Chapel Hill area. NCNB 24 will let 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



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

avoid a service charge on your checking account in several 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