



How Terry Carroll is bridging the financial gap between college and career. With Super Start.

"We'll be in a better position to afford things later on than we are right now," says Theresa K. Carroll, Class of '71 UNC-CH. Getting Terry's degree in accounting was the first hurdle. Now her husband is going on to a post graduate degree. Sure, Terry has a good job in her field with the Highway Department. But expenses and emergencies won't wait. Like when the motor in their furnace burned out. The car was beginning to cost more to repair than payments on a new one. This and more happened the year that First-Citizens Bank invented Super Start. So Terry was able to master things as they came.

Graduating students from four years of college, post graduate or professional school can qualify for Super Start.

Also, be a student in good standing with a C or higher average. And be of legal age with definite plans to live and work in North Carolina after college.

Ask about Super Start at any of the 164 offices of First-Citizens Bank in North Carolina.

We serve 67 towns from the mountains to the coast. There is a Super Start Officer in each office of First-Citizens Bank. See any of our Super Start Officers.

Another Can Do first. Exclusively at First-Citizens Bank.



Free banking services and a loan at a preferred rate with delayed payment option are included in this unique package of banking services.

Super Start offers ● free checking service with no service charge for one year ● 200 free personalized checks ● free safe deposit box for one year.

Super Start offers you a line of credit ● a preferred rate installment loan for a new or used car or other major purchase with no payments due for the first six months ● a Master Charge credit card with no payments due for the first six months. Finance charges do accrue, however, during these six months' periods.

Super Start also offers you a relationship with the Can Do bank. We'll be happy to help you get established in your new town. After all, that's how we came to be called the Can Do bank: by going beyond the call of duty to serve our customers.

First-Citizens. The Can Do Bank.

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