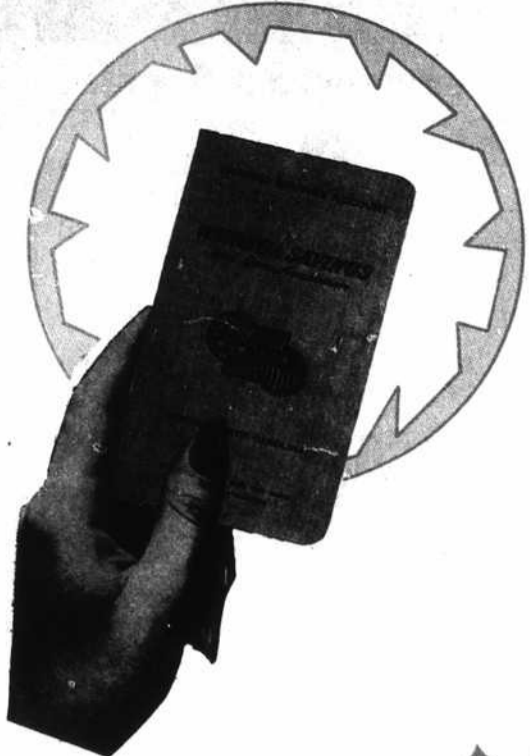


Here's How You Can Take Summertime Right Into Your AUTUMN Years!



Our habits change as the seasons of the year. The best time to develop the savings habit is now. During the fall of the year we start making plans for the spring and summer vacation — for our children as they start to school and for completion of their school years. Saving needs to be more than a habit — it needs to be a definite part of your plans for the present and for the future. Here at Watauga Savings and Loan we, over the years, have developed a habit of serving people. The most important asset we have is service. We can serve you in many ways. Would you come in and let us discuss our service programs with you? We believe we have something to offer.

James P. Marsh
Secretary & Treasurer

15 YEARS OF SAVING

Year No.	Amount Saved Yearly	Earnings Added While Saving	Total in Account*
1	1,200.00	29.44	1,229.44
2	1,200.00	85.38	2,514.82
3	1,200.00	143.88	3,858.70
4	1,200.00	205.03	5,263.73
5	1,200.00	268.97	6,732.70
6	1,200.00	335.82	8,268.52
7	1,200.00	405.71	9,874.23
8	1,200.00	478.77	11,553.00
9	1,200.00	555.17	13,308.17
10	1,200.00	635.04	15,143.21
11	1,200.00	718.55	17,061.76
12	1,200.00	805.86	19,067.62
13	1,200.00	897.13	21,164.75
14	1,200.00	992.57	23,357.32
15	1,200.00	1,092.34	25,649.66

15 YEARS OF WITHDRAWING

Year No.	Amount Withdrawn Yearly	Earnings Added Even While Withdrawing	Total in Account*
1	1,200.00	1,126.42	25,576.08
2	1,200.00	1,123.06	25,499.14
3	1,200.00	1,119.57	25,418.71
4	1,200.00	1,115.91	25,334.82
5	1,200.00	1,112.08	25,246.70
6	1,200.00	1,108.08	25,154.78
7	1,200.00	1,103.89	25,058.87
8	1,200.00	1,099.52	24,958.19
9	1,200.00	1,094.95	24,853.14
10	1,200.00	1,090.17	24,743.31
11	1,200.00	1,085.17	24,628.48
12	1,200.00	1,079.95	24,508.43
13	1,200.00	1,074.48	24,382.91
14	1,200.00	1,068.78	24,251.69
15	1,200.00	1,062.80	**24,114.49

*At the end of each year

**More than you saved still in account after 15 years of withdrawals

These figures are projected at 4 1/2% a year, compounded semi-annually.



4 1/2%

On Passbook Savings

5%

On Bonus Savings

WATAUGA SAVINGS and Loan Association

106 W. King St.—Opposite Post Office Boone, North Carolina
MEMBER OF THE SAVINGS AND LOAN FOUNDATION, INC.