

100%

Satisfaction Guaranteed.

Or Your Money Back.

All banks talk service, but First Union is different. We guarantee it. That's why we're offering a money-back service guarantee with our three new customized banking programs.

Customized Programs.

The reason we call them programs is because they offer much more than any ordinary checking account, delivering customized banking services designed for you. **Organized Banking** gives you ways to manage your money more easily.

Performance Banking gives you added value and special recognition. And **Benefit Banking**, if you're 55 or over, gives you the privileges you've earned through a lifetime of productivity.

Satisfaction Guaranteed.

Our commitment is to make banking uncomplicated. Convenient. Fast. And

personal. And we're backing that commitment with a written guarantee. If you are not completely satisfied with our customized banking programs during the first six months, just close your account, and we will refund any service charges.* Now, with an offer like that, just imagine how hard we'll work to serve you at First Union. This is new banking power for you. And there's more coming.

New Banking Power For You.SM

FIRST UNION

**First Union National Bank
of North Carolina**

Member FDIC

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*This guarantee does not cover fees or other charges incurred for overdrafts, rejected items and other account related services.