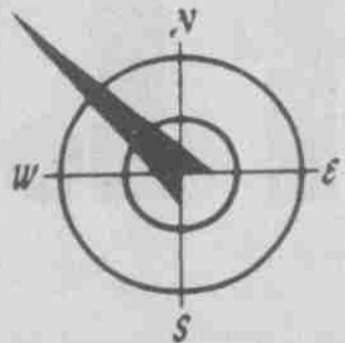


**If you think college students  
deserve free checking...  
Russ McCormick agrees with you!**

The way that Russ figures it is that college is expensive enough . . . without paying a service charge on your checking account. So, he wants every college student in the Chapel Hill/Carrboro area to have a free checking account. No service charge. No minimum balance required.

Just stop by The Northwestern Bank to open yours. You'll have a little more money to spend on other things . . . that aren't free.

We agree with you . . .



**THE NORTHWESTERN BANK**

Corner of Franklin Street and Elliot Road in Chapel Hill  
Corner of North Greensboro and Weaver Streets in Carrboro

Member FDIC

Russ McCormick, Executive Vice President, Chapel Hill