

IRA

INDIVIDUAL RETIREMENT ACCOUNT

- **Tax Break For '82** - \$2,000-\$2,250-\$4,000
- **Fees** - No Charge
- **Secured** - F.S.L.I.C. \$100,000
- **Rate %** - Competitive Variable
- **Convenience** - 16 Locations In N.C.
- **Deposits Monthly** - You Decide Investment
- **1981 Deadline** - April 15th, 1982
- **What's It All About??** - Something For You
- **Undecided???** - **Call 875-5061**



HERITAGE FEDERAL

Savings & Loan
Association



113 Campus Ave. Raeford, & 16 Other Locations