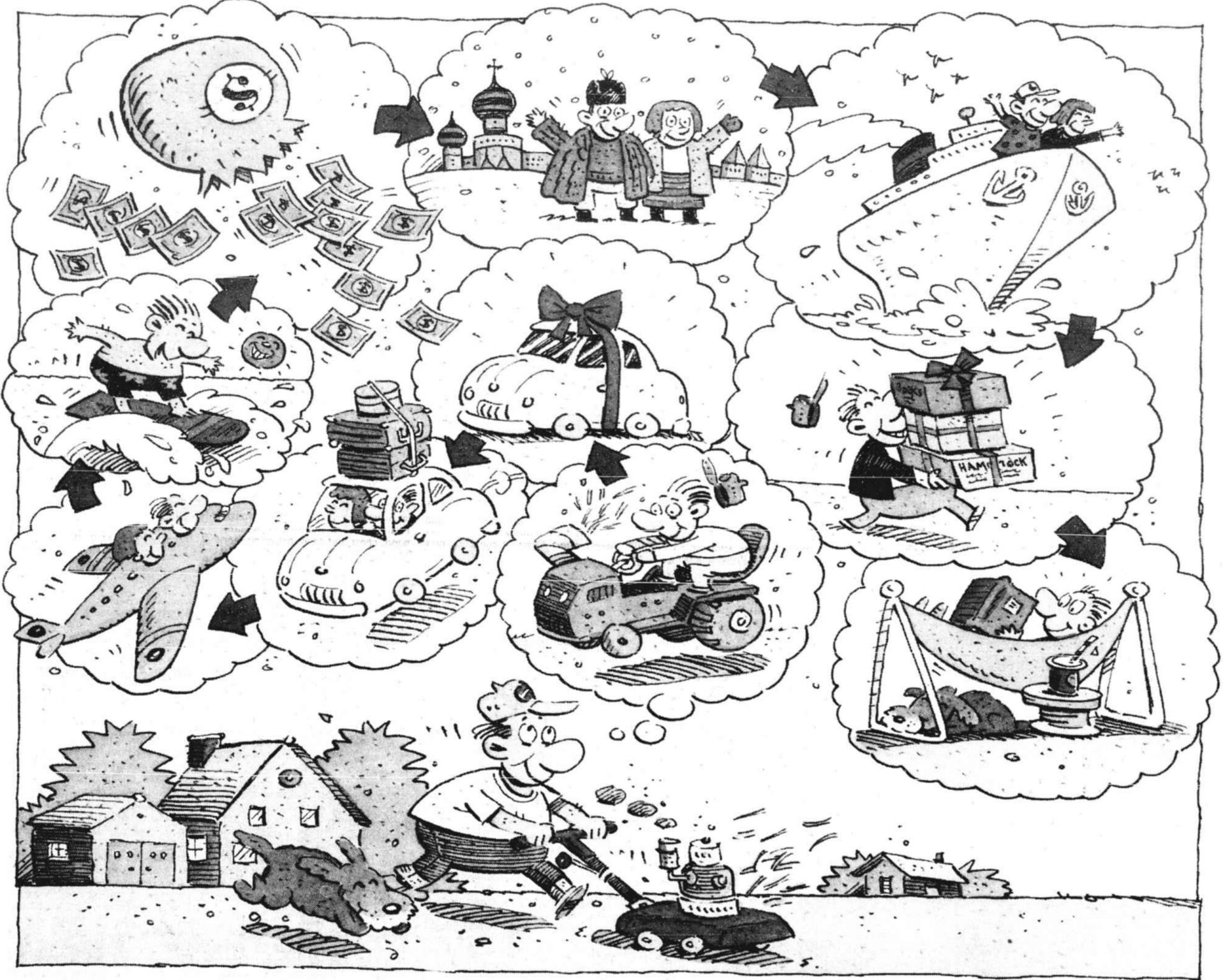


What You Can Win In NCNB's "Win What You Want" Game.



Presenting the "Win What You Want" loan game from NCNB. With this game you can win the kind of prizes that let you turn around and get what you want.

You could win one of over 15,000 cash prizes—like our \$100,000 grand prize. Or win an interest-free loan. Or you could win a discount on NCNB's loan rate. (Everyone is

eligible to win at least 10% off our current loan rate just by playing the game.)

To find out if you're an instant winner, just pick up a "Win What You Want" game card at any NCNB branch. Where you'll also find a loan that's as tailored to what you want as these great prizes are.

NCNB
A Big Bank Dedicated To
Something Even Bigger: The Individual.

OFFICIAL RULES
1. NO TRANSACTION NECESSARY TO PLAY. Get a game card and full rules from a designated employee at any participating NCNB office. To receive a game card and full rules by mail, send a stamped, self-addressed envelope to be received by 6/15/90 to: NCNB Game Card Request, P.O. Box 8602, Westport, CT 06888. Game cards are available 4/9/90 through 6/29/90 or until distribution of all game cards, whichever is earlier. Limit one game card per household per month.
2. A PERSONAL INSTALLMENT LOAN is defined as an office originated, closed end, installment loan, used for personal purposes excluding first and second mortgages, home equity lines, mobile home and recreational vehicle loans, revolving credit, and loans assigned by third parties.
3. GRAND PRIZE DRAWING: One \$100,000 Grand Prize will be awarded in a random drawing on 7/13/90 from among eligible entries received (including newspaper insert game entries). To enter, complete the entry certificate on a game card and deposit in the entry box at any NCNB office by 6/29/90, or mail to be received by 6/29/90 to: NCNB Grand Prize, P.O. Box 8634, Westport, CT 06888. Winner will be notified by mail. No facsimile entries or entries reproduced by mechanical or other means are eligible. Odds of winning depend upon number of entries received.

Discount	# Available	Odds of Winning
100%*	25	1 in 172,900
25%	200	1 in 21,500
10%	4,299,775	1 in 1,001

Odds of winning any discount prize: 1 in 1
*\$15,000/36-month duration maximum; subject to credit approval.
To claim interest rate discount prize, present game



card in person to the designated employee at any NCNB office. Prize will be verified and you will be provided with the resulting net interest rate applicable to your installment loan. All winning prizes must be verified and loan applications submitted by 8/31/90. Loans are subject to credit approval and normal credit standards will apply. Unclaimed interest rate discount prizes will never be awarded.

5. INSTANT WIN:	Instant Prize	# Available	Odds of Winning
A total of 15,262 instant win prizes are available to be won:	\$5,000 Cash	2	1 in 2,150,000
	\$1,000 Cash	10	1 in 430,000
	\$500 Cash	50	1 in 86,000
	\$50 Cash	200	1 in 21,500
	\$10 Cash	15,000	1 in 287

Odds of winning any prize: 1 in 282

6. SECOND CHANCE DRAWING: All non-winning entries in the Grand Prize Drawing are automatically entered in a Second Chance Drawing to be held on 7/13/90 to award any unclaimed instant win cash prizes (except \$10 Cash). Odds of winning depend upon number of entries received and number of unclaimed prizes.

7. GENERAL CONDITIONS: Offer good only in NC, SC and FL and open to U.S. residents 18 years of age and older except employees and their immediate families of NCNB Corporation, its affiliates, subsidiaries, advertising and promotion agencies, and suppliers of promotion materials. Void where prohibited or restricted by law. All federal, state and local laws and regulations apply. Tax liability, if any, is the sole responsibility of the winner. Winners may be required to execute an Affidavit of Eligibility and Publicity Release. Prize claim material is subject to verification and is automatically void and will be rejected if forged, altered, defaced, tampered with, mechanically or otherwise reproduced, irregular in any way, irregularly obtained, or if it contains printing errors or omissions or is the result of error. Liability for any irregular or unverified game material is limited to replacement of game card. THAT ARE MAILED WITH INSUFFICIENT POSTAGE OR MISDIRECTED, LOST, DELAYED, IMPROPERLY ADDRESSED OR MUTILATED. By submitting a claim or entry, you accept and agree to be bound by these rules and all decisions of Promotional Marketing Corporation, an independent judging organization whose decisions are final.
8. WINNERS' LIST: To receive a list of major prize winners, send a stamped, self-addressed envelope by 6/15/90 to: NCNB Loan Game Winners, P.O. Box 8500, Westport, CT 06888.