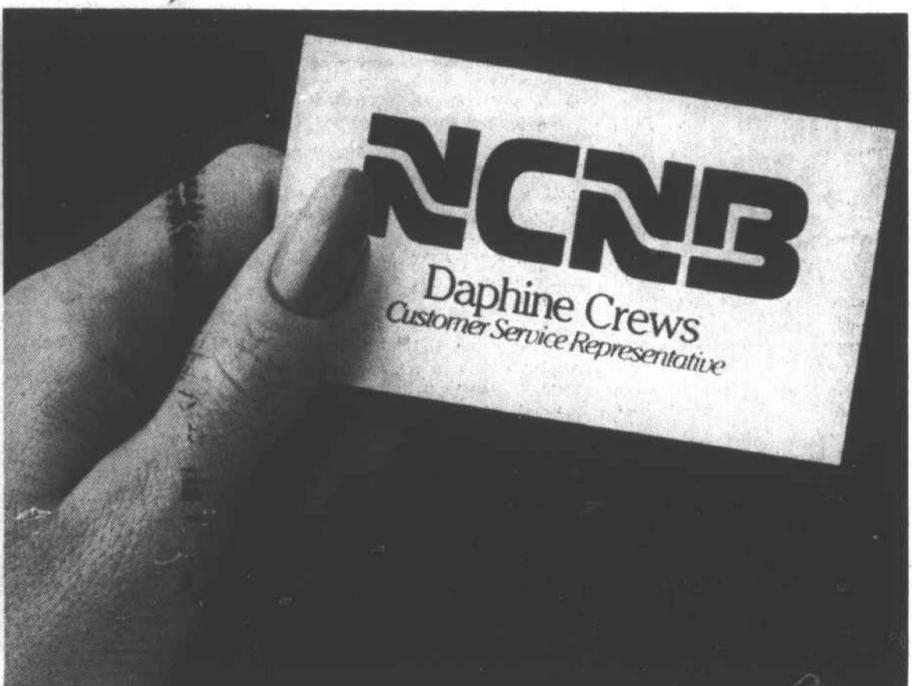
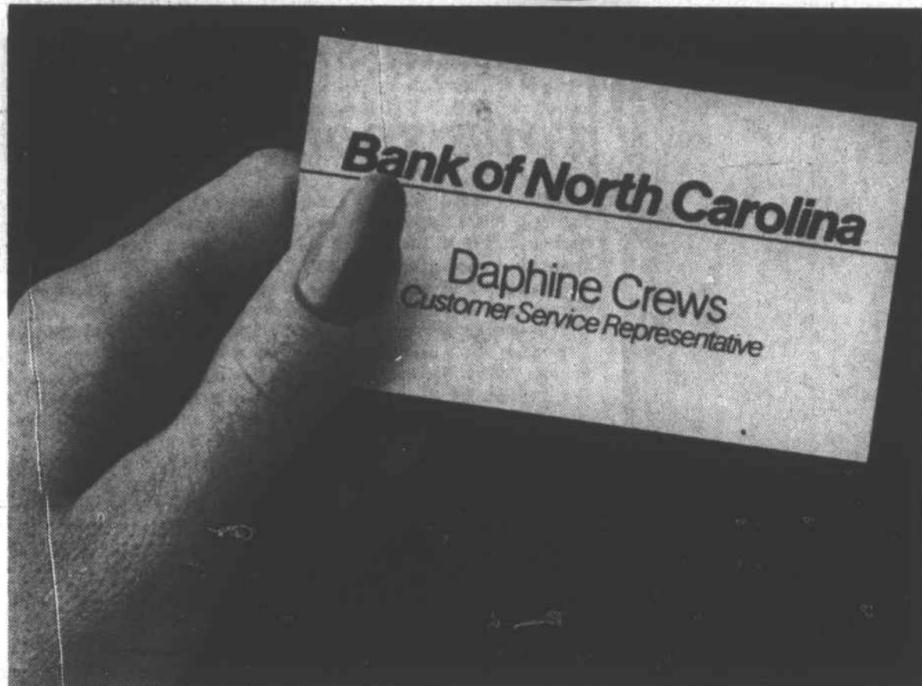


There's Been A Big Change In The Neighborhood.



We're not just changing our business cards; we're changing what we can do for you.

Maybe it's a new name in your neighborhood. Maybe not. But, either way, now that Bank of North Carolina has become a part of NCNB, some things are really going to change.

Then again, a lot of things will be staying the same.

Same Good People; Some Better Services.

The same people who've made Bank of North Carolina the bank for so many people, will still be working for you.

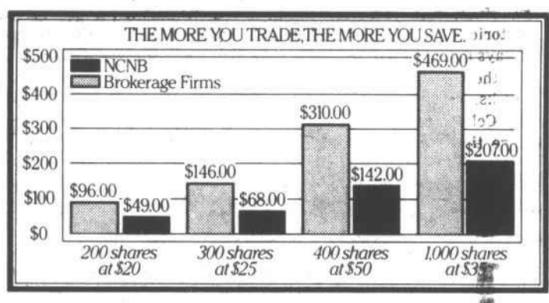


But they'll have a lot more services to offer you.

For \$2,500, you can take your choice of NCNB Money Market Accounts, Investment or Checking. Both are insured up to \$100,000 by the FDIC.

When you make your own decisions on trading stocks and bonds, you can save up to 50%,

or even more, on commissions when you use our new Discount Brokerage Service.



You get the convenience of doing your banking at over 240 neighborhood offices.

More Exclusives At The Newest NCNB.

With NCNB 24, you can get 24 hour banking at over 70 locations. And, in April, you can use your card all over the country.



You can get flexibility with NCNB Checkmate, the plastic check that's good at over 2 1/2 million places.

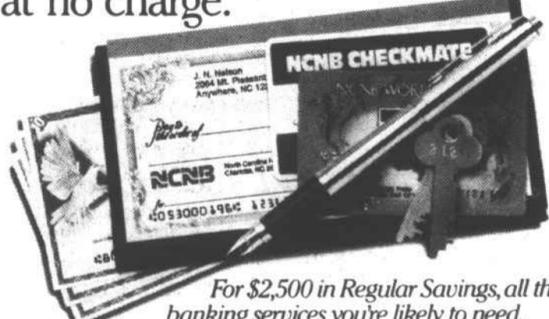
From IRA's to savings

certificates, we can help you make the most of the money you make.

The Only One In The Neighborhood.

Finally, we can now offer you what many people call "the best banking service in North Carolina, maybe anywhere."

With NCNB DeLuxe Banking[®], you can now get all the everyday banking services you're likely to need at special rates, or at no charge.



For \$2,500 in Regular Savings, all the banking services you're likely to need.

So, if you're banking with us now, things will be even better. If you're not, this could be a very good time to start.

So come see us. Soon. Find out what's new at the newest name in the neighborhood.



Each depositor insured to \$100,000 by FDIC. On IRA's and certificates, a substantial penalty is required for early withdrawal. For more details, call or come by your neighborhood office. Discount Brokerage Service offered through Fidelity Brokerage Services, Inc.