

FARMERS BANK IS NOW THE FIRST CITIZEN OF FINANCE.

The sign says First Citizens Bank. But inside, you'll find the same people who served this community for Farmers Bank of Sunbury.

You see, before the merger of First Citizens and Farmers Bank, both banks were committed to giving customers personal attention, honest advice, and



efficient service they could always count on. Because of our similar banking philosophies, we were able to merge without any shakeups or major changes.

And if you bank at Farmers Bank of Sunbury, you're now a customer of First Citizens Bank statewide. That puts more than 270 banking offices across North Carolina at your service. Need to cash a check in Asheville or make a



deposit in Wilmington? No problem. Just look for a First Citizens Bank.

For most Farmers customers, banking will continue unchanged. But for customers who may need specialized services, First Citizens can, we believe, provide any banking service that a person or company may need. That's a



benefit of banking with First Citizens, one of the soundest two billion-dollar banks in the United States.

So drop by your nearest First Citizens Bank and talk with the friendly

people there. They'll be the same people you knew before the sign changed.



A BANK YOU CAN COUNT ON WITH PEOPLE YOU TRUST.