

# People Who Want To Borrow Money Should Get Counseling.

Loan officers at NCNB are qualified to give a lot more than loan approvals.

They're also qualified to give some very smart counseling. Which can relieve the anxiety of borrowing money, and turn it into something it's never really been:

Comfortable.

Like most things in life, there are rules for lending money. And a lot of banks, as you have probably noticed, follow them to the letter.

However, weeks of intensive training teach our loan officers how to put those rules to the best use.

In other words, they learn to make them work in your favor.

They can also counsel you on the smartest possible loan for all of your needs.

But don't think that all this counseling means you'll have to lie on a couch and talk about your past.

Instead, you'll be invited to sit down and talk about your dreams.

Whether it's something as simple as a new patio. Or as grand as a trip around the world.

And if you don't like the hassle of going to the bank, do this:

Use the simplest loan application form in town—your telephone.

Just call your neighborhood NCNB. Give your credit information to a loan officer. Or call Phone-A-Loan at 1-800-342-9701.\* And we'll call you back with the good news.

If the news isn't so good, we'll still make every attempt to find a way to meet your needs.

Or, perhaps now that interest

rates are low, you want to buy a new car or boat.

To give yourself time to make a sound decision, call us for a pre-approved loan. And not only will you know exactly what you can spend, but we'll lock in the interest rate. For a full 45 days.

Because we want to be the best bank in the neighborhood, we have lots of helpful advice on borrowing money. And it would be a real privilege to pass it on. Anytime you can call or come in.

Besides, after all the training our loan officers have been through, the chance to use it is always—shall we say—good therapy.

**NCNB**

*Loan Advice That's Right On The Money.*