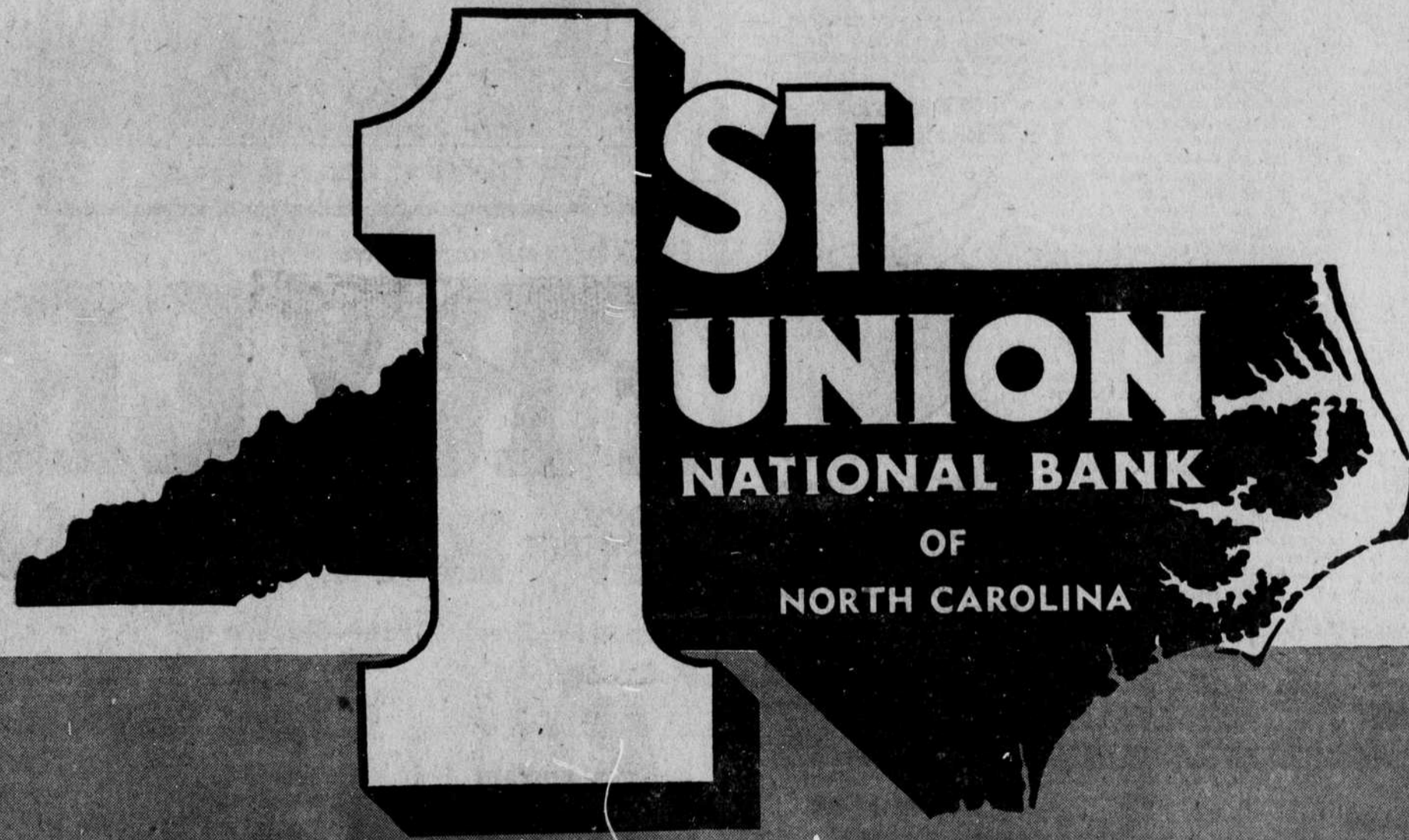


More Earnings for Savers!



INSTANT INTEREST

Interest earned every day .. by every dollar you save!

Yes, with INSTANT INTEREST, your savings at First Union National now earn more! More, too, than at any bank not offering interest under this plan. New INSTANT INTEREST is designed to make your dollars work harder — all the time — for whatever length of time they are deposited with us! Here's what it means to you, a saver:

Deposits Start Earning INSTANTLY!

There are no idle dollars in your First Union National Savings Account — no dollars waiting until the next interest period to begin earning for you. A deposit starts earning **instantly** — the day you make it — because First Union National figures interest every day on every dollar of your balance.

It's maximum interest, too; the highest rate allowed by law for insured banks — 3% per annum compounded every three months on accounts containing \$5 or more.

And here's a bonus for present First Union National savers — INSTANT INTEREST is retroactive to April 1, so you're **already participating!**

Bonus Period EVERY MONTH

Now, deposits made by the tenth of any month earn interest from the **first** of that month ... so you have plenty of time to save each month with no lost interest! Actually, this means 30 days of grace out of every three-month interest period.

And, if you make a withdrawal during the last three days of a quarterly interest period, you still earn interest to the end of the quarter on the full balance — just as if **all** your savings had remained in the bank!

Interest Paid On Any WITHDRAWALS

There is no loss of interest already earned on money you withdraw! Reason? INSTANT INTEREST is figured daily, at a daily rate. Every dollar carried in your savings account at any time during the quarterly period will earn its full share of guaranteed interest — provided, of course, that your account remains open to the end of the three-month period (or 3 days prior).

Interest PAID Every 3 Months

At First Union National, all the interest earned during the previous period will be added to your account at the beginning of each new quarterly interest period. First Union National's new INSTANT INTEREST means that it is possible for your savings to earn **several times as much** as in banks not offering INSTANT INTEREST.

Your money is safe, too, at First Union National — each account is insured by the Federal Deposit Insurance Corporation.

INSTANT INTEREST means more earnings for your savings! Let's take an example, and look at Tom Tarheel's account for one interest period:

Tom's balance on April 1 was \$700

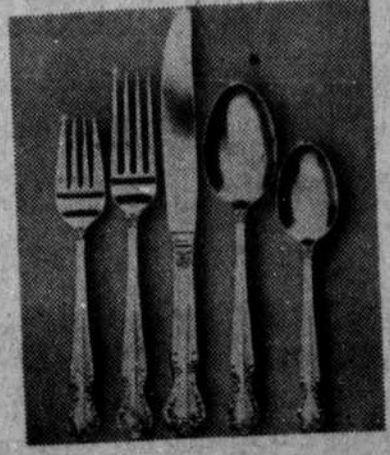
His deposits were

on April 10	\$50
on April 28	\$25
on May 10	\$50
on May 30	\$50
on June 10	\$25

He withdrew all but \$75 from his account on June 28.

On July 1, at First Union National, his money would earn **\$6.19**

On July 1, at banks not offering INSTANT INTEREST, his money would earn 57c.



EXTRA BONUS FOR SAVERS ... ONLY AT FIRST UNION NATIONAL!

Not only do you get all the PLUS benefits of INSTANT INTEREST, but you also have the privilege of collecting a complete service of quality silverware at a fraction of the regular value — in First Union National's Silver Savings Club. Your first place setting is **FREE** with a \$25 savings deposit. If you haven't already begun your silverware service, ask your teller for complete details on the Silver Savings Club!

Yes, now with INSTANT INTEREST, it pays ... more and more, every day in every way ... to save regularly at

FIRST UNION NATIONAL BANK
OF NORTH CAROLINA

MEMBER FEDERAL DEPOSIT INSURANCE CORPORATION • MEMBER FEDERAL RESERVE SYSTEM