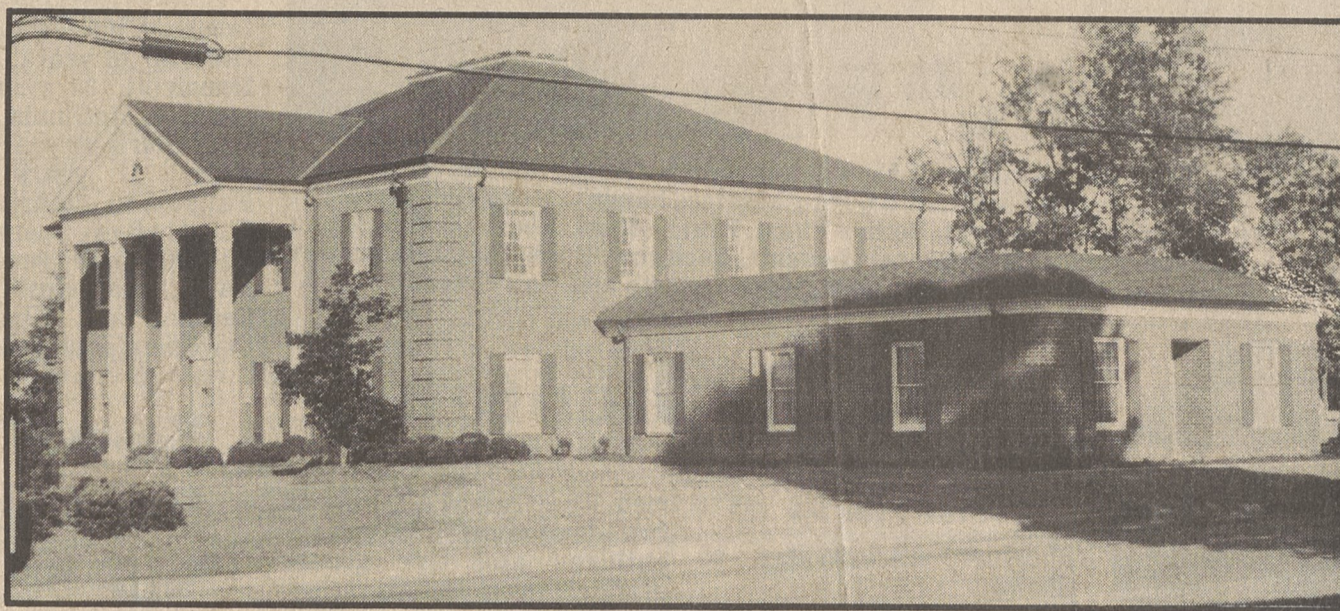


Home Federal Savings... Here Through The Years.

THANKS TO OUR
CUSTOMERS
WE HAVE GROWN AGAIN
WE HAVE NOW COMPLETED
OUR TWO NEW ADDITIONS
•2 Additional Drive-In Windows
•A New Loan Department
(Thank you for your patience
during our construction.)



OUR NEW LOAN DEPARTMENT ADDITION
700 WEST KING STREET, KINGS MOUNTAIN, N.C.



OUR NEW DRIVE IN WINDOW ADDITIONS
700 WEST KING STREET

Over the years, folks around here have come to know Home Federal as a symbol of strength and stability. Your grandparents came to us for their first loan on their first house. Your parents came to Home Federal for a loan to start their new business. And now, we're your bank, the place to go for good advice.

No matter how many changes come about or how many new ideas take shape, there's one thing that will always remain the same: the pride we take in serving the people of Cleveland and Gaston Counties - the area we call home.



TOM TATE, JR.
CONSUMER LOAN OFFICER



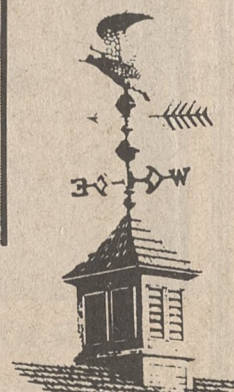
SUSIE SELLERS
MORTGAGE LOAN OFFICER



CUSTOMER SERVICE REPRESENTATIVES:
Left to right: Laura Wright, Vicky Franklin,
Ruth Wellmon, Karen Ware, Judy Blalock.



MEMBERS OF OUR LOAN STAFF:
Seated Shelia Heard standing left to right:
Jane Copenhaver, Jake Dixon, Trina
Grooms, Sandy Stone, Patsy Sparrow.



Home Federal
Here Through the Years

Kings Mountain - Bessemer City - Gastonia