

Engagements



LESLIE ELAINE SELLERS
DOUGLAS JAY RAMSEY

Sellers-Ramsey

Mr. and Mrs. Donald Sellers Sr. of Kings Mountain announce the engagement of their daughter, Leslie Elaine, to Douglas Jay Ramsey, son of Jerry Ramsey of Kings Mountain and Mrs. Renee Byars of Shelby.

The bride-elect is a 1984 graduate of Kings Mountain Senior High School and is a 1988 graduate of Appalachian State University with B. S. degree in Business Administration and minor in Communications. She is employed as a loan officer at First Carolina Federal Savings Bank in Kings Mountain.

The bridegroom-to-be is a 1985 graduate of Kings Mountain Senior High School and a 1986 graduate of Nashville Auto Diesel College in Nashville, Tennessee. He is employed at Phillips and DuPont Optical as a maintenance technician and is a member of the Army National Guard.

The wedding will take place Sept. 22.



ANN MOSS

Moss-Johnson

Mr. and Mrs. Jack Moss of Kings Mountain announce the engagement of their daughter, Ann, to Scott Johnson, son of Charles Johnson of Gastonia and Linda Sproles of Columbia, S.C.

The bride-elect is employed as secretary for Kings Mountain Board of Realtors and is a realtor for Alexander Realty. She is a member of First Baptist Church and chairperson for Pride in Kings Mountain committee.

The bridegroom-to-be is sales manager for Vanguard of Spartanburg, S.C. and is a member of Home Builders Association of Spartanburg. He is a member of Leads Club of Spartanburg.

The wedding will take place Sept. 29.

GANTT

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Kings Mountain. Gantt retired twice: after 32 1/2 years with Carnation Company and then from Fiber Industries. Mrs. Gantt is also a retired employee of Fiber Industries. They reside at 1665 Troy Road in Shelby and are active in Elizabeth Baptist Church.

Present as special guests were J. W.'s brother and sister-in-law, Robert and Thelma Cornwell Gantt who accompanied the honored couple to York, S.C. on Aug. 23, 1940 for their wedding and Edna's two sisters, Mrs. Corrine Swofford and Mrs. Myrtle Green.

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Facing Tomorrow With Confidence

It's easy to be confident about tomorrow when you have a history of success and a strong financial base to call upon.

We are financially sound and strong. We realize that today, more than ever, the financial strength of your bank is an important issue. Our financial statement shows that our conservative management continues to foster healthy growth while building strong reserves with excellent liquidity. We continue to be one of the strongest financial institutions in North Carolina.

With over 67 years experience of serving Cleveland and Gaston Counties, we have helped generations plan, save, grow and build. Our emphasis on investing in single family residential loans in this market has contributed significantly to the high quality of our loan portfolio.

Our conservative investment policies, reserves in excess of 5.6%, FDIC insurance of accounts backed by the full faith and credit of the United States Government provide you with assurance of the unmatched safety and security of your deposits at Home Federal.

Having just finished our fiscal year, 1989-90, I would like to share some of our success.

- We paid depositors a record \$7.5 million in interest.
- Home Federal made over \$16 million in mortgage loans.
- Our net worth, (capital) is nearly twice the amount required for thrift institutions.
- Our asset quality is excellent. Our small number of problem assets is well below the national average for thrifts and commercial banks.
- Our earnings for the past year were \$814 thousand.

Caring deeply about our community, our board of directors has worked hard in giving sound business guidance to Home Federal to assure our success as we face a bright future with confidence.

We are Home Federal Savings Bank. Dedicating our experience, innovation and financial strength to serve you.

Thomas A. Tate
Thomas A. Tate,
President

**Statement of Condition
Home Federal Savings Bank**

June 30, 1990 (Unaudited)

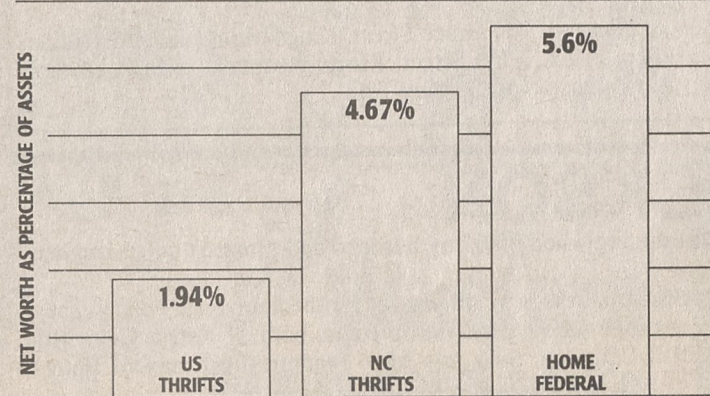
Assets

Cash and due from banks	\$ 321,000
Interest-bearing balances in other banks	2,112,000
Investment securities	7,836,000
Loans and mortgage-backed securities, net	88,072,000
Premises and equipment, net	1,679,000
Other assets	2,276,000
Total Assets	\$102,296,000

Liabilities and Stockholder's Equity

Deposit Accounts	95,109,000
Other liabilities	1,408,000
Total Liabilities	96,517,000
Common stock and additional paid-in capital	1,938,000
Retained earnings	3,841,000
Total stockholder's equity	5,779,000
Total Liabilities and Stockholder's Equity	\$102,296,000

**Net Worth of Home Federal Compared to
Average Thrift in U.S. and N.C.**



Source: W.C. Ferguson and Company, 1989 Stock Banks and Thrifts. Home Federal Data, June 30, 1990.
Home Federal Savings Bank is a wholly owned subsidiary of Omni Capital Group, Inc., a multiple savings bank holding company. Omni files reports with the Office of Thrift Supervision and the Securities Exchange Commission which reports are available for public inspection.

- Thomas A. Tate, Sr.**
President/CEO
Home Federal Savings Bank
- David B. Jordan**
President/CEO
OMNI Capital Group, Inc.
- Ralph A. Barnhardt**
Chairman of the Board
OMNI Capital Group
- B. S. Peeler, Jr.**
Retired
Kings Mountain Schools
- Charles D. Blanton**
Pharmacist
Eckerd Drugs
- Grady K. Howard**
Retired, Administrator
Kings Mountain Hospital
- Fred J. Wright, Jr.**
Retired, Chairman of the Board
Fred J. Wright & Son, Inc.
- Wade H. Tyner, Jr.**
Owner
Wade Ford, Inc.
- Nancy S. Scism**
Sr. VP/Secretary
Home Federal Savings Bank

**Home Federal
Savings Bank**
An OMNI Company

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Bessemer City, NC 28016, 215 East Virginia Avenue, Tel: (704) 629-4136
Gastonia, NC 28052, 257 West Main Avenue, Tel: (704) 864-4663

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