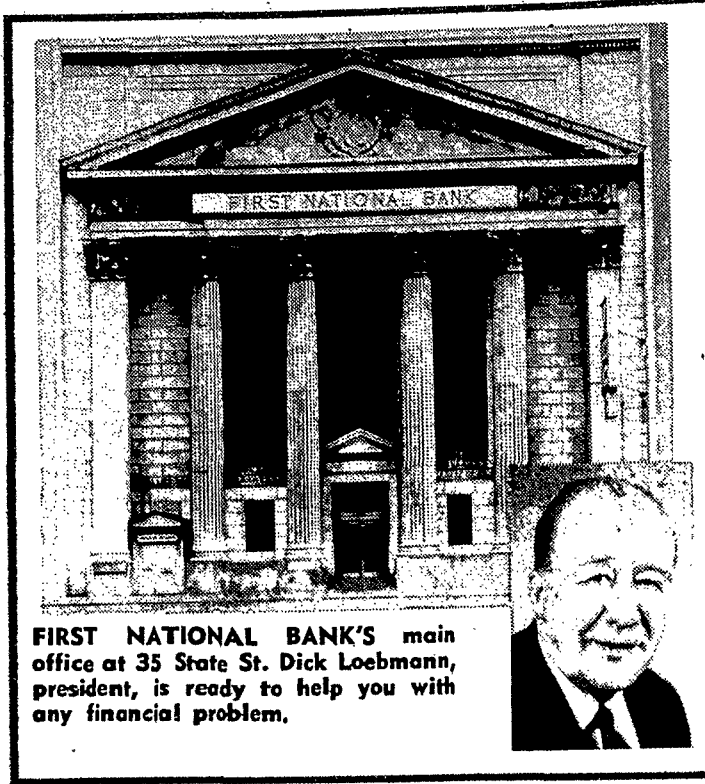


NEW LYELL-MT. READ OFFICE BRINGS PEOPLE'S BANKING TO THIRD LOCATION



THE PITTSFORD OFFICE of First Nat'l. Bank at 3140 Monroe Ave. Full People's Banking during People's Hours. Terry Faulk, branch manager.



FIRST NATIONAL BANK'S main office at 35 State St. Dick Loebmann, president, is ready to help you with any financial problem.



NEW LYELL - MT. READ Shopping Center office at 1370 Lyell Ave. People's Banking during People's Hours now available. Don Lombardi, manager.



PEOPLE'S BANKING

You don't have to be rich to get rich!

At First National Bank of Rochester the highest legal interest is paid to average folks, instead of just rich people. First National of Rochester gives folks who save in small amounts, as most of us do, the opportunity to earn the same interest rate as the people who deposit large sums.

First National Bank has Ever-Green Passbook Accounts that pay up to 5.75% interest on as low as \$1. You can open your account for as little as \$1 — the lowest minimum around to earn 5.75%.

It's 1000 times easier to earn top interest than at a place that requires \$1000 minimum.

Compounded Daily

You actually earn even more than 5¾ per cent with Ever-Green savings. We compound interest daily — even Sundays and holidays — so every day, your interest earns interest. Starting the day you deposit.

Two Ways

There are two ways to save at First National Bank of Rochester and each account

offers you the highest legal interest. All interest is compounded daily for a maximum return. First there's regular passbook accounts that pay you 4½%. Ideal for your household budget funds because you can deposit any amount anytime and withdraw anytime. You earn 4½% compounded daily, from the day you deposit 'til you withdraw.

We also offer our exclusive Ever-Green Passbook accounts that pay you the highest interest anywhere on deposits of

as little as \$1. The only condition — you agree to leave your money on deposit for a pre-specified period of time, which you select.

With a two-year Ever-Green Account you earn 5.75%, compounded daily, so you receive 5.92% after one year. Absolutely the most you can earn on as low as \$1. One-year Ever-Green Accounts earn 5.50%, also compounded daily so you really earn 5.65% after one year. And of course our 5% Ever-Green Account that pays 5.13% in one year. With-

drawals on this type account can be made on 90 days' notice or during the first 10 days of any quarter without notice.

It's easy to get the highest bank interest on the lowest minimum at First National Bank. Stop in at the hardest working bank. Or, if you want further information call 232-3700 or check the box in the coupon on bottom of page three. We'll show you how to get rich. Slow but sure.

PEOPLE'S BANKING

Loan-liest bank in town.

ROCHESTER HAS MANY BANKS. BUT ONLY ONE LOCALLY OWNED. WHY IT MEANS A LOT TO YOU.

There's an old joke about banks that lend you all the money you want when you don't need any. You'll never hear anybody say that about the First National Bank of Rochester.

There's an old feeling among people that when you go into a bank to borrow money they are doing you a favor, and you

have to sit around and cool your heels while they decide whether to grant you the favor. You'll never hear anybody say that at the First National Bank of Rochester.

As a relatively new bank, a small bank — First National Bank needs your business — needs your good-will. And the

only way we're going to earn it is by treating you right.

So we don't look down our noses at people who want loans — we welcome them. We don't look for reasons to say no — we look for ways to say yes.

And at First National Bank, you get a fast answer on your loan request — not a song and dance. If you want ceremony, go to a wedding. If you want a loan without a lot of mumbo-jumbo, come here.

We give you the lowest rates, the best terms — and our best advice on how to make the loan most useful to you.

Whatever you need money for — we want to lend it to you. A new or used car — vacation — college for your son — a wedding for your daughter. Anything — just ask.

We not only have a variety of loan plans—we also feature "plastic money" — a Master Charge card that's good at hundreds of thousands of stores, restaurants and other institutions around the country, even around the world— instant credit for anything you want to buy.

Now you know why we're the "loan-liest bank in town". Need some money? Come and get it!

To most people a bank is a bank is a bank.

But some banks are different. In Rochester one bank is different. The one with the "1" in its name. Here's how.

Of all the banks in the Rochester area, all but one are branch offices or subsidiaries of banks with headquarters in other areas.

ONLY FIRST NATIONAL BANK OF ROCHESTER IS A HOME - OWNED, LOCALLY-MANAGED, INDEPENDENT BANK.

What does that mean to you? Plenty. It means we are the one bank that has the most interest in the local community and our local neighbors.

It means we are the one



"... and the only security we require is some small article of wearing apparel with your scent on it."

bank that has its roots and its TOTAL INTEREST in the community.

It means that we don't have to call New York City to get a decision from top management. We're all here on the spot to help you and try to please you.

It means that the money you keep in our bank is mainly kept in our local community — to help local business, local build- es, local people, instead of maybe being shipped down to New York or somewhere else. It means your money is kept here to help your neighbors instead of being sent where it may earn a few more dollars for the bank.

If you just want a bank— just about any bank will do.

But if you want the one bank that does the most for you AND your neighbor AND your community — there's one you should think of first.

First National Bank of Rochester.

Your Savings Here Insured to \$20,000

Are our savings at First National Bank safe? About as safe as the United States Government.

The Federal Deposit Insurance Corporation insures your account up to \$20,000.

People's Hours, Not Bankers' Hours

At both Branch Offices

People's Hours. Because we like people and want to make banking easier for them. We're only the Smallest Bank in Town so we have to work harder for our customers, not only longer. If we keep it up, we figure, we'll no longer be the Smallest Bank in Town.

LYELL-MT. READ AND PITTSFORD OFFICES

Daily 9:00 A.M. to 3:00 P.M.
Thursday 9:00 A.M. to 6:00 P.M.
Friday 9:00 A.M. to 8:00 P.M.