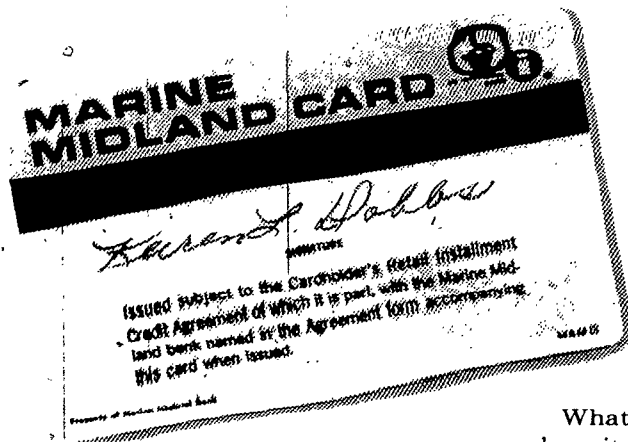


Bankers' hours be hanged.



Get a new MoneyMatic card, and Marine Midland will stay open for you 24 hours a day.

The MoneyMatic card lets you work the new MoneyMatic banking machine.

You can get \$25, \$50, \$75 or \$100 cash. Any time. Even on Christmas, Hanukkah or the Fourth of July.

You can get the cash from checking or from savings.

Or you can borrow the cash against Master Charge.

What's more, you can make deposits of any amount.

You can pay utility bills, pay Master Charge or pay installments on Marine Midland loans.

You can even transfer money between accounts.

How?

Just insert your card in the MoneyMatic machine. MoneyMatic tells you what to do. Most transactions take about 30 seconds.

Two nice things you should know.

The MoneyMatic card is also a Master Charge card, so you probably won't have to add another card to your wallet.

The MoneyMatic card is made with a strip of electronic recording tape that contains your secret code number.

Only the MoneyMatic machine can read your tape. Only you and the bank need know your secret MoneyMatic number. Result: only

you can use your card.

You can get your MoneyMatic card at any Marine Midland office. No charge for the card, of course. And no extra charge for using the machine.

You can see the MoneyMatic machine demonstrated by stopping by one of the eight offices listed below during regular banking hours.

So come on over. We like to find new ways to help. That's what neighbors are for.



MARINE MIDLAND BANK
- ROCHESTER

MoneyMatic demonstrated during regular banking hours at these offices:

- PITTSFORD-BRIGHTON in Pittsford Plaza
- VALLEY at 1475 Mt. Hope Avenue
- GREECE in Ridgemont Plaza
- IRONDEQUOIT in Culver-Ridge Plaza
- WEBSTER at 4 East Main Street
- BUSHNELL'S BASIN at 637 Pittsford-Victor Road
- WEST HENRIETTA at 3740 West Henrietta Road
- GENESEO at 4218 Lakeville Road

Member FDIC