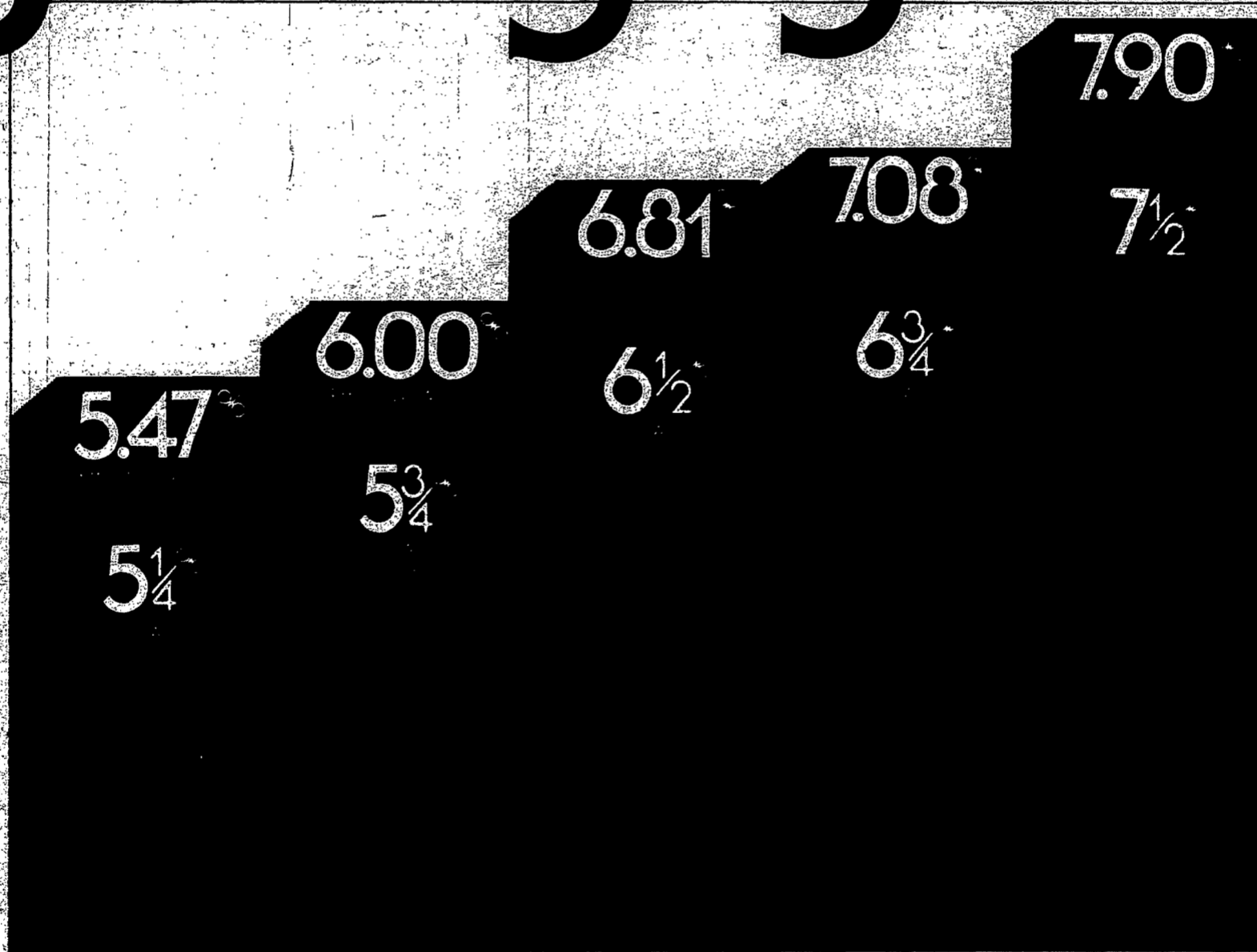


Monroe Savings Bank offers you a choice of six different ways to save while earning the highest interest rate on your savings. And you'll find that the highest interest rate is only the beginning. Monroe does much more to help you save money with low-cost savings bank life insurance, mortgage loans, free bank-by-mail and other time and money-saving services. So, if you're thinking about a place to save, think about Monroe Savings Bank, where the highest interest rate on savings is only a beginning.

See your savings grow.



Daily Interest:
Money can be withdrawn any time but earns interest from Day of Deposit to Day of Withdrawal.

90 Days to 1-Year Term*
Leave money on deposit for 90 days to 1-Year Term, but collect interest every quarter. Minimum deposit \$100.

1 to 2 1/2-Year Term*
Leave money on deposit for 1 to 2 1/2-Year Term, but collect interest every quarter. Minimum deposit \$100.

2 1/2 to 7-Year Term*
Leave money on deposit for 2 1/2 to 7-Year Term, but collect interest every quarter. Minimum deposit \$100.

4 to 7-Year Term*
Leave money on deposit for 4 to 7-Year Term, but collect interest every quarter. Minimum deposit \$1,000.

*On request, and subject to the bank's consent, an early withdrawal on Time Savings Accounts may be authorized. In such case, FDIC regulations require, as a minimum penalty, that interest on amount withdrawn be reduced to passbook rate at time of withdrawal and 3 months interest be forfeited.

Monroe Savings Bank
Member FDIC

E. MAIN & FRANKLIN (Main Office), STATE AT MAIN, SOUTHTOWN PLAZA, HUNTER PLAZA, GREECE TOWNE MALL, COUNTRY CLUB PLAZA, DANVILLE, NORTH HORNELL, CORNING