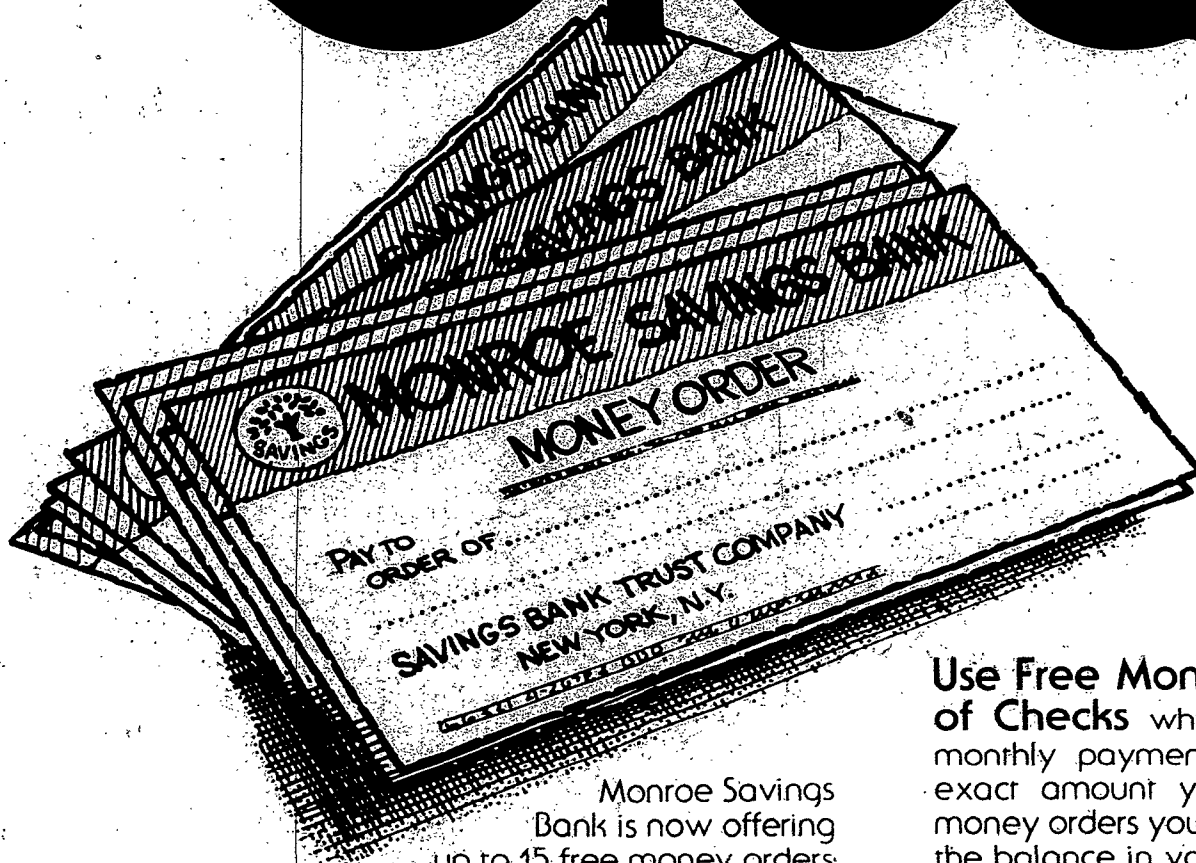


Free Money Orders.



Monroe Savings Bank is now offering up to 15 free money orders a month to every savings customer, every mortgage customer, and everyone who opens a savings account at any office of Monroe Savings Bank.

Monroe's free money orders offer you an excellent opportunity to bear inflation. Here's how to do it: Deposit your paycheck in a Daily Interest Savings Account at Monroe Savings Bank instead of putting it into a checking account which pays no interest.

Use Free Money Orders Instead of Checks when you write out your monthly payments. Withdraw only the exact amount you need to cover the money orders you use each month. Leave the balance in your Daily Interest Savings Account where it will build up and continue to earn interest for you. It makes no sense to leave extra money in your checking account every month when it could be earning daily interest at Monroe Savings Bank.

Think about it. When you combine free money orders with Daily Interest Savings, you bear inflation, because instead of you paying the bank, the bank pays you and today every little bit helps.

Monroe Savings Bank

Member FDIC

Main Street East, Four Corners, Hunter Plaza, Southtown Plaza, Country Club Plaza, Greece Towne Mall, Corning, Dansville, North Hornell