

I need it now!

What's Greg Hawkins doing on the phone? Now, of all times. Here, of all places. Simple. He's calling Columbia Banking. You see, Greg got a little bigger family than he'd bargained for. All at once anyway. And it didn't take long to realize he could use more money in his checking account. Right away.

Well, Greg's got Prestige, and, along with it, Phone-For-Funds Transfer. That means he can earn 5 1/4% on his savings until he decides he needs the money. Then, day or night, like tonight, he simply calls Columbia and tells them how much he'd like transferred to his checking account. Columbia does the rest automatically. So Greg can get together all the little extras that new family of his is going to need.

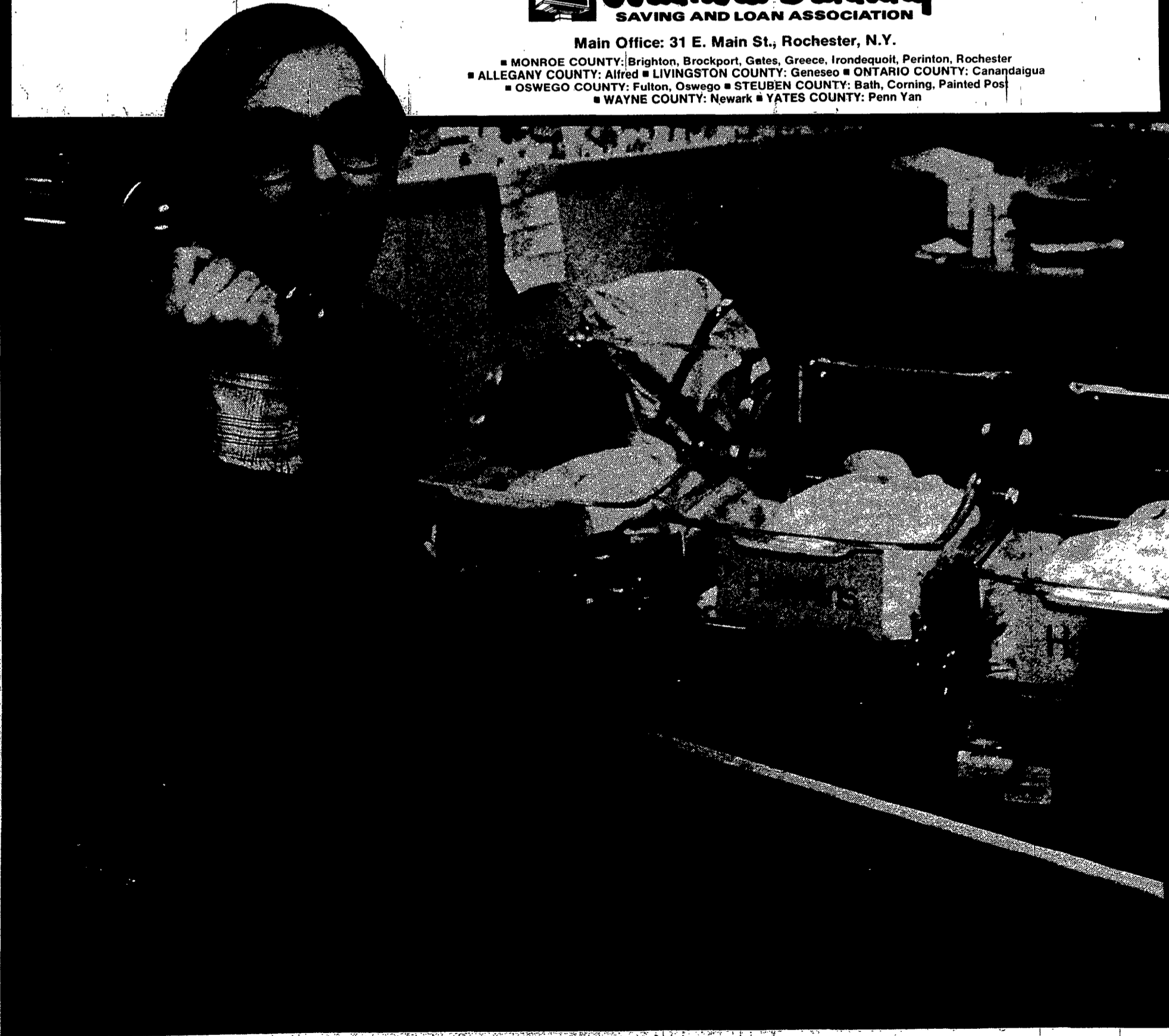
Now, you don't have to add to your family to discover the convenience of Phone-For-Funds Transfer. But, like Greg, you're sure to enjoy the benefit of earning 5 1/4% interest on your savings until the moment you need the money. Phone-For-Funds Transfer. A Prestige service from Columbia Banking.



Columbia Banking
SAVING AND LOAN ASSOCIATION

Main Office: 31 E. Main St., Rochester, N.Y.

- MONROE COUNTY: Brighton, Brockport, Gates, Greece, Irondequoit, Perinton, Rochester
- ALLEGANY COUNTY: Alfred ■ LIVINGSTON COUNTY: Geneseo ■ ONTARIO COUNTY: Canandaigua
- OSWEGO COUNTY: Fulton, Oswego ■ STEUBEN COUNTY: Bath, Corning, Painted Post
- WAYNE COUNTY: Newark ■ YATES COUNTY: Penn Yan



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