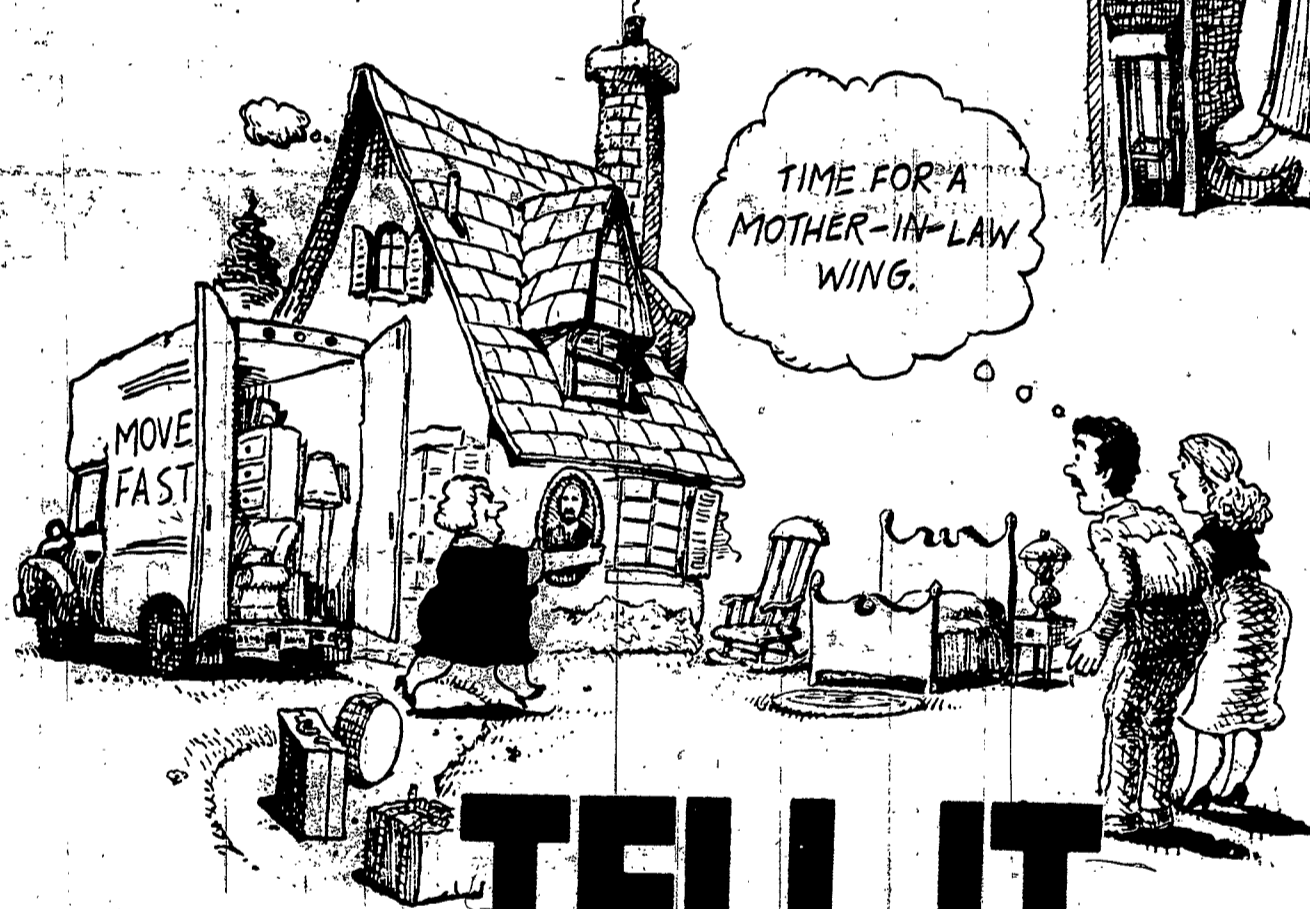
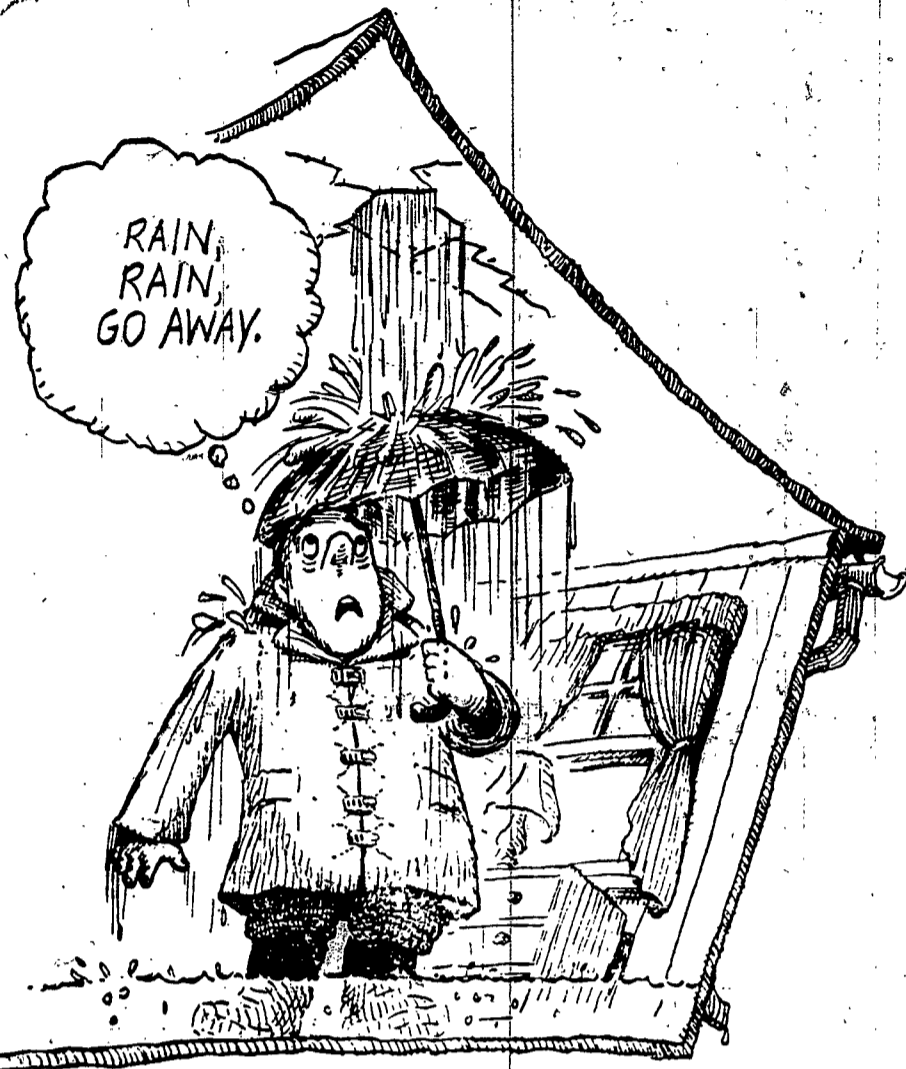


# WANT 10% OFF ON YOUR HOME IMPROVEMENT LOAN?



# TELL IT TO THE MARINE

Have you been putting off fixing the leaky roof that's dampened your dream house? Are you waiting for the "right time" to remodel a kitchen that was a relic in the last century? Do your fuel bills tell you that waiting to insulate your home is costing you more than it would be to get the job done?

Whatever it is that's turning your home

sweet home just a little bit sour, Marine Midland is offering a 10% discount on home improvement loans to help you get the job done now.

So why wait? When you need a home improvement loan, you'll get action when you tell it to the Marine. And up until May 31, you'll get 10% off home improvement loans at all our branches.

**MARINE MIDLAND BANK**



Member FDIC