

We're changing our name.



NATIONAL CENTRAL BANK

WILSON D. McELHINNY
Chairman and President

100 North Queen Street
Post Office Box 3959
Lancaster, Pennsylvania 17604

Dear Customers and Friends of National Central Bank,

In early February 1980, we will have a new name. National Central Bank will be Hamilton Bank.

On January 22nd, the decision was made to withdraw the bank from the Federal Reserve System and operate it as a state-chartered bank. As such, we can no longer use the word "national" in our name.

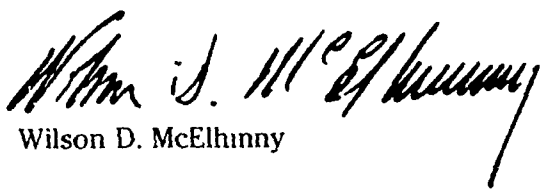
For a number of years, the National Central management has asked that Federal Reserve member and non-member banks be treated as equals with respect to the forms in which they are permitted to maintain their reserves against deposits. Although Congress has considered various proposals for easing the burden of Federal Reserve membership, no actual changes have been forthcoming.

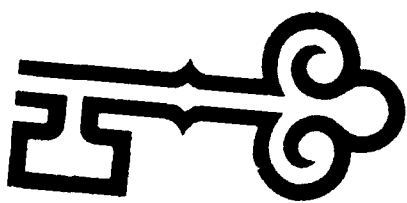
As Hamilton Bank, we will continue to be a member of the Federal Deposit Insurance Corporation (F.D.I.C.) and all deposits will be insured exactly as they are now. You will be able to use National Central checks and other forms, and you will find the same helpful, friendly staff at each office.

The only change will be our name, and that's a change you helped us make. To find a new name, we conducted a research study in the six counties we serve, and Hamilton Bank was the clear favorite.

So in early February, National Central Bank will be Hamilton Bank, and under that new name we'll go on working as hard as we can to give you more for your money, more for you.

Sincerely,


Wilson D. McElhinny



NATIONAL CENTRAL BANK
Member FDIC

**MORE
FOR
YOUR
MONEY**
**MORE
FOR
YOU**