

People shouldn't be confused by their checking account—not at our bank—not at any bank. But with NOW Accounts starting January 1st, checking accounts will change. There will be minimum balance requirements to avoid service charges. And, you'll have to decide whether you want a NOW Account or not. Tough decision. But we'd like to help. NOW Accounts aren't for everybody. (Only 1 customer in 5 will benefit—most would actually lose money.) And, we think people deserve choices when it comes to checking.

Farmers First has put together 5 different checking plans—including a NOW Account. One of them is just right for you. All of them are described in a special booklet we're mailing to Farmers First customers. If you're not already a customer of Farmers First, you can get your copy by contacting any of our 13 branch offices, by asking a friend who banks with us for their copy, or by calling 626-4721, Ext. 207.

**If you don't bank
at Farmers First,
I strongly
recommend
you read
our Guide to
Preference Checking,
anyway.**



Eob Bolinger.
President
Farmers First Bank

Robert Bolinger Press

The People Bank

**FARMERS
FIRST BANK**

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