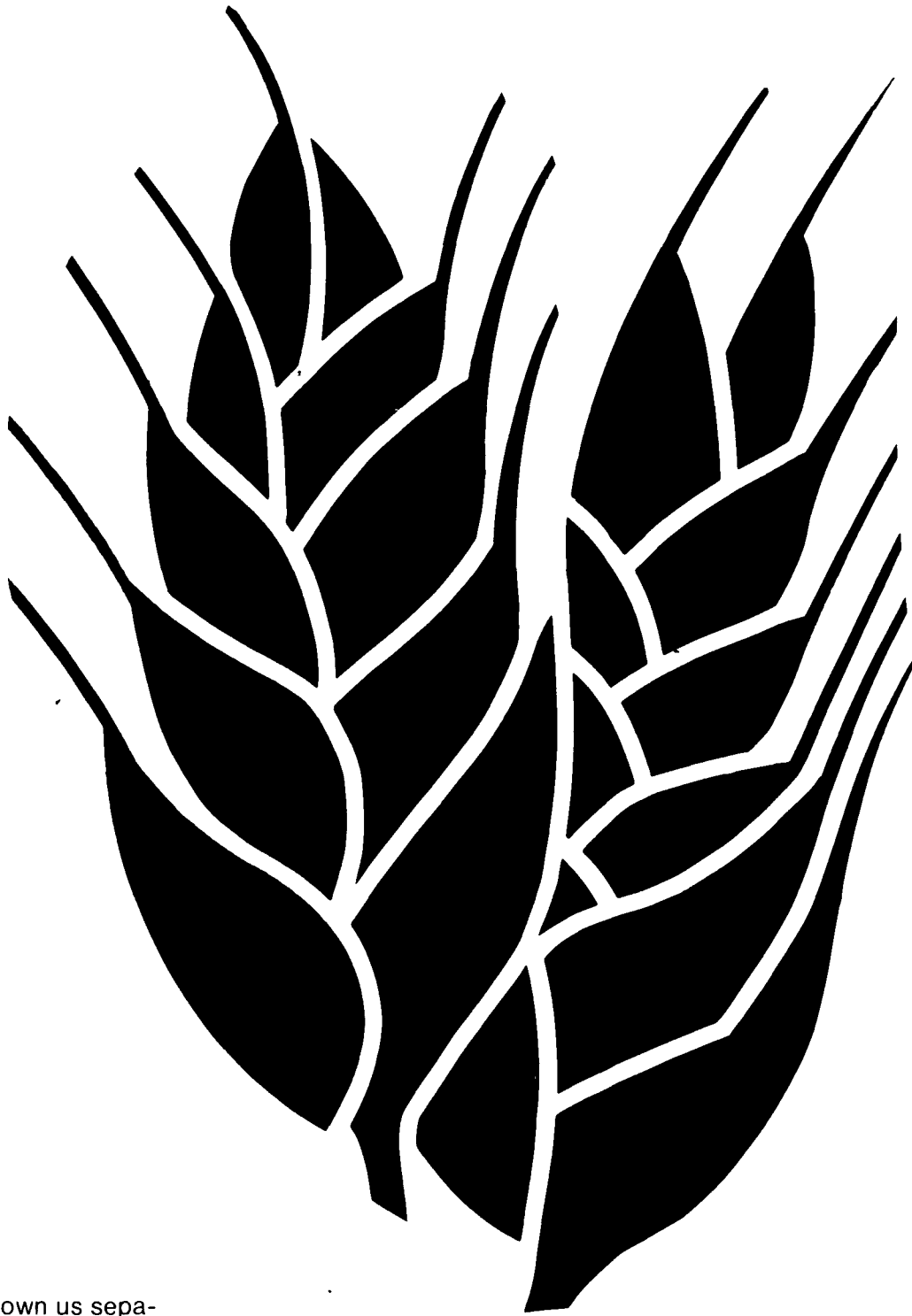


INTRODUCING OUR NEW GROWTH STANDARD.



For years you have known us separately as New Home Federal Savings and First Federal Savings and Loan of Lancaster. Now, under the name Penn Savings Bank, we have brought the best of both together to create one strong financial institution. More diverse in service and product. Ready to move with you into the future.

Whenever you see our new signature, you'll also see a new symbol: two spears of wheat.

One spear represents our roots in Pennsylvania's rich heartland. The other, our commitment to you.

Like wheat, good banking services require careful nurturing. Like wheat, strong financial support can help build better lives.

So like good Pennsylvania farmers, we at Penn Savings Bank have been planting the seeds of new services and products to bring greater harvests of benefits to you.

WHEAT: AN AMERICAN TRADITION. WHEAT: A NEW SYMBOL FOR PENN SAVINGS BANK'S GROWTH STANDARD.



FSLIC

Accounts Federally Insured
up to \$100,000

Equal Opportunity Lender

New Home Division: Main Office—Penn Ave. and Park Road, Wyomissing • Reading Mall • Sixth Street • Berkshire Mall • Muhlenberg • Shillington • Pottstown • Kutztown • Ephrata
Fruitville Pike • Coventry Mall • Personal Loan and Mortgage Center at Berkshire Mall • Allentown

First Federal Division: Main Office—East King Street, Lancaster • New Holland • Park City Center • Lititz • Millersville • Quarryville • East Towne Mall • Mount Joy