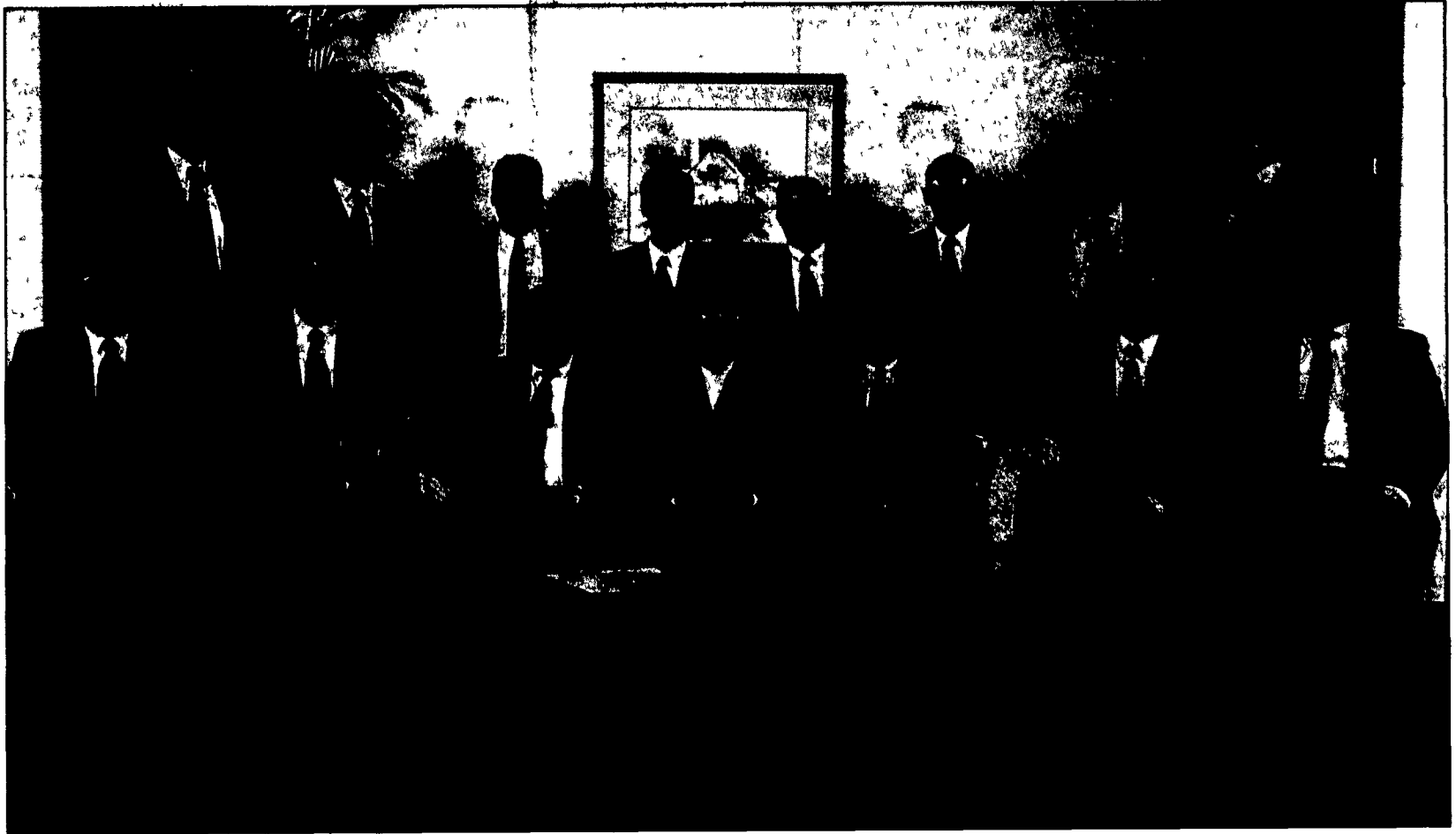


A COMMITMENT TO AGRICULTURE.



THE CORESTATES AGRI-FINANCE BOARD OF DIRECTORS: Front Row (L to R) Lester F. Good, President of Good Poultry Services, Inc.; F. Barry Shaw, President and Chief Executive Officer, Wenger's Feed Mill, Inc., who is Chairman of the CoreStates Agri-Finance Board of Directors; Ernest O. (Mike) Horn III, President and Chief Executive Officer of Pennfield Corporation; Arlene H. Good, Secretary/Treasurer of Stevens Feed Mill, Inc.; Charles B. Hooper, Jr., President of C. B. Hooper & Sons; Ming H. Chen, owner of Chen Mushroom Farm; and Joseph M. DeTito, CoreStates EVP and Central/Northern Middle Market Group Head. Second Row (L to R) Lawrence F. Delp, CoreStates Central/Northern Market President; J. Robert Kindig, family farm operator; Ronald E. Kreider, partner in Kreider Farms; Roger C. Garber, partner in James M. Garber and Sons; Milton K. Horst, President of Penn Embryo, Inc.; J. Daniel Wolf, President, Wolf Farms, Inc.; Mark A. Wolfskill, family farm operator; and Darvin E. Boyd, CoreStates SVP and Director of the Agri-Finance Department.

AN EXPERIENCED TEAM WITH AN AGRICULTURAL BACKGROUND.

CoreStates Bank believes that agriculture is the backbone of America. In Pennsylvania, agriculture is our number one industry.

We recognize the significant role farm and Agri-business

plays in contributing to a viable economy. That is why CoreStates Bank is so interested in supporting agriculture.

As part of our continuing commitment, we are proud to announce the members of the newly established Agri-Finance Board of Directors.

This group encompasses local representatives from area Agri-businesses as well as family farms and brings

with them the knowledge and expertise of the agriculture industry.

Talk to your friends at CoreStates Bank, where we believe that agriculture is still the backbone of America.



You Know Us. We Know You.