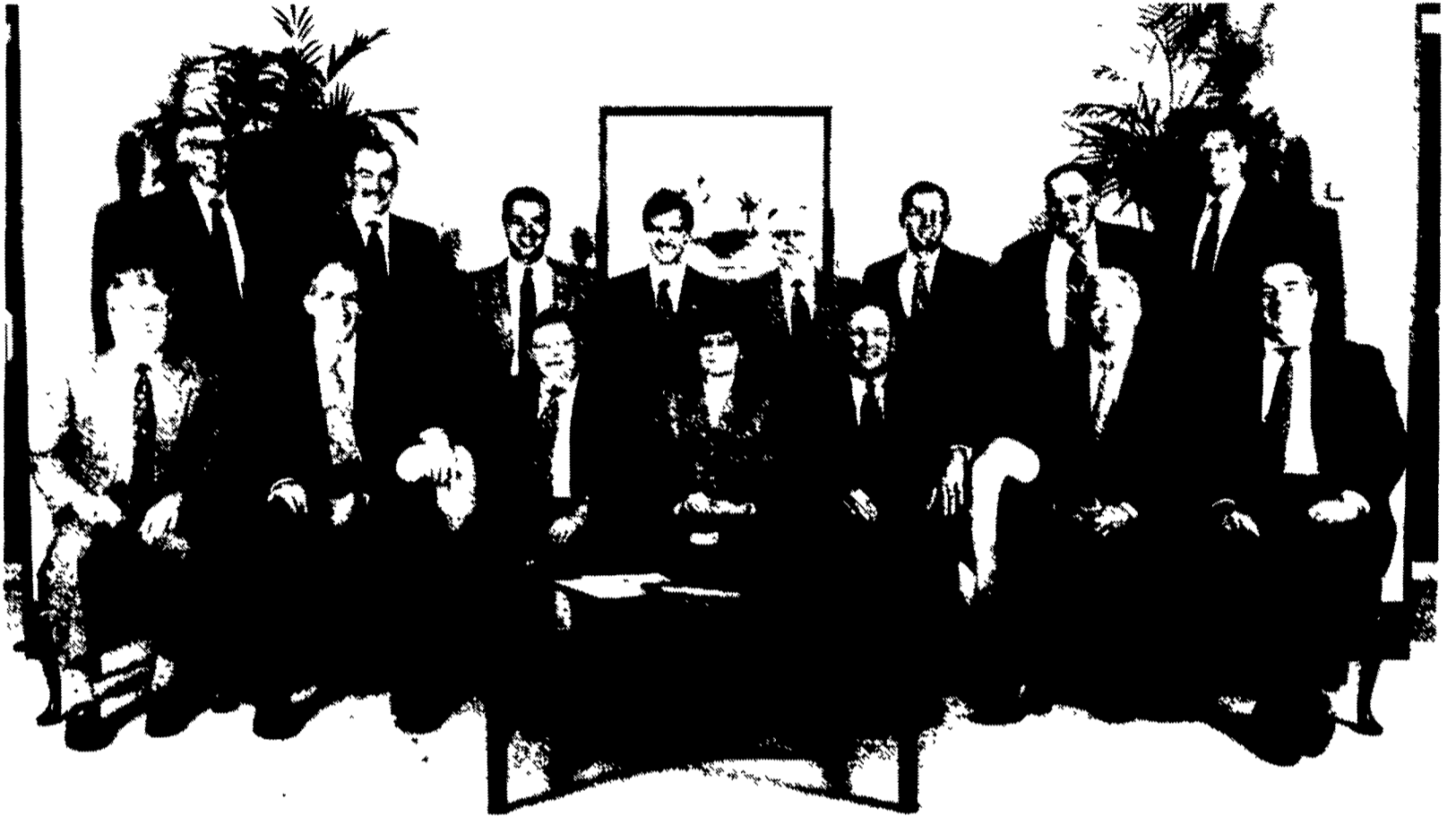


A COMMITMENT TO AGRICULTURE



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. Del Tito, CoreStates EVP and Senior Credit Officer. Second Row (L to R) Lawrence F. Delp, CoreStates Keystone 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 Darwin E. Boyd, Director of the CoreStates 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.



CoreStates