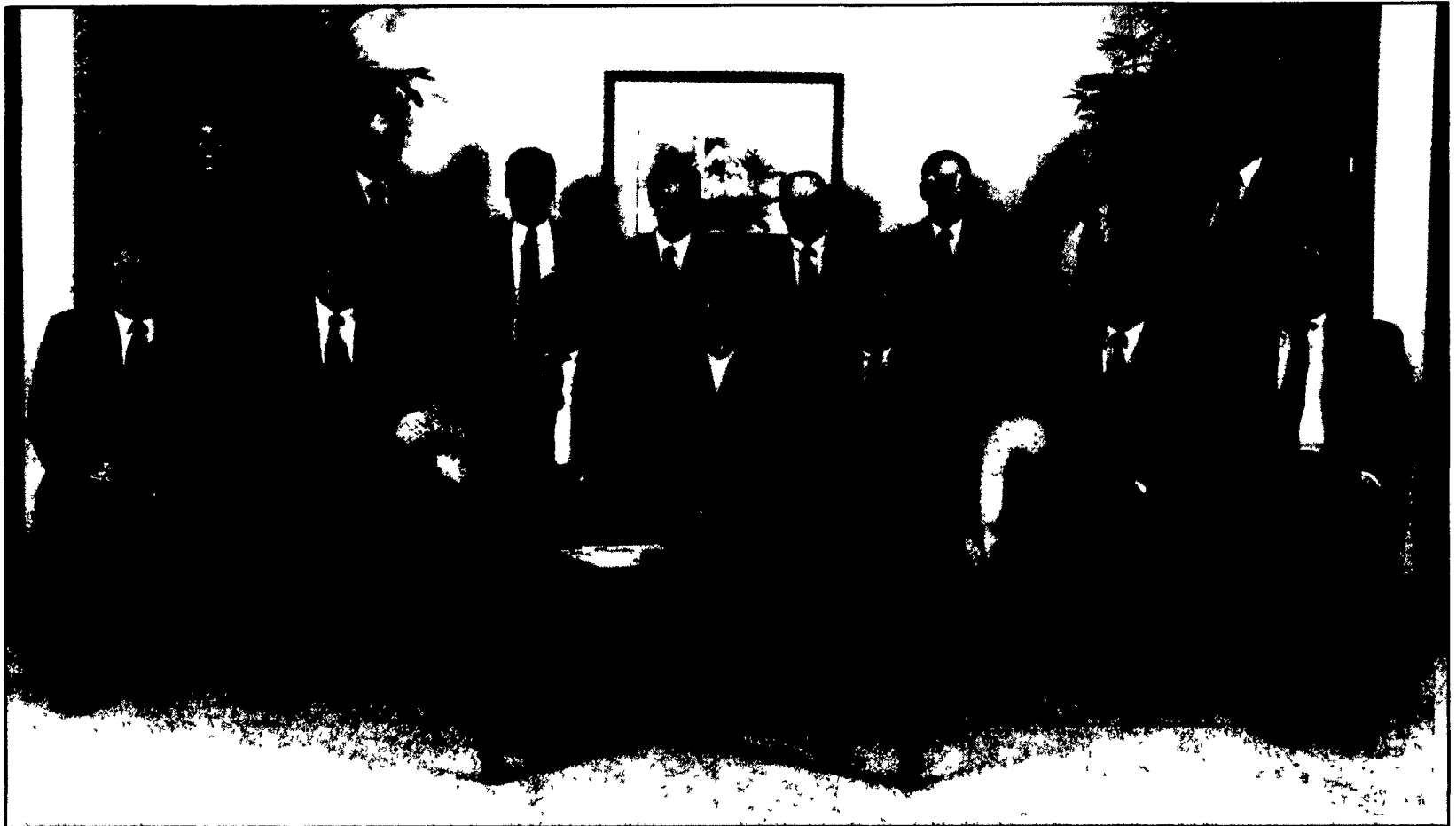


A COMMITMENT TO AGRICULTURE



THE FIRST UNION AGRI-FINANCE BOARD OF DIRECTORS: Front Row (L to R): Lester F. Good, President, Good Transport Services, Inc.; F. Barry Shaw, President and Chief Executive Officer, Wenger's Feed Mill, Inc. and Chairman of the First Union Agri-Finance Board of Directors; Ernest O. (Mike) Horn III, President and Chief Executive Officer, Pennfield Corporation; Arlene H. Good, Secretary/Treasurer, Stevens Feed Mill, Inc.; Charles B. Hooper, Jr., President, C.B. Hooper & Sons, Inc.; Ming H. Chen, owner, Chen Mushroom Farm; and Joseph M. Del Tito, First Union EVP and Site Underwriting Manager for Central Pennsylvania. Second Row (L to R): Jan Armfield, First Union Regional President for Central Pennsylvania; J. Robert Kindig, family farm operator; Ronald E. Kreider, partner, Kreider Farms; Roger C. Garber, partner, James M. Garber and Sons; Milton K. Horst, President, Penn Embryo, Inc.; J. Daniel Wolf, President, Wolf Farms, Inc.; Mark A. Wolfskill, family farm operator; and Darvin E. Boyd, First Union SVP and Manager of the Agri-Finance Team for the Pennsylvania/Delaware Region.

AN EXPERIENCED TEAM WITH AN AGRICULTURAL BACKGROUND.

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

As part of our continuing commitment, we acknowledge our Agri-Finance Board of Directors.

This group encompasses local representatives from area agribusinesses as well as family farms and brings with them the knowledge and expertise of the agriculture industry.

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

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