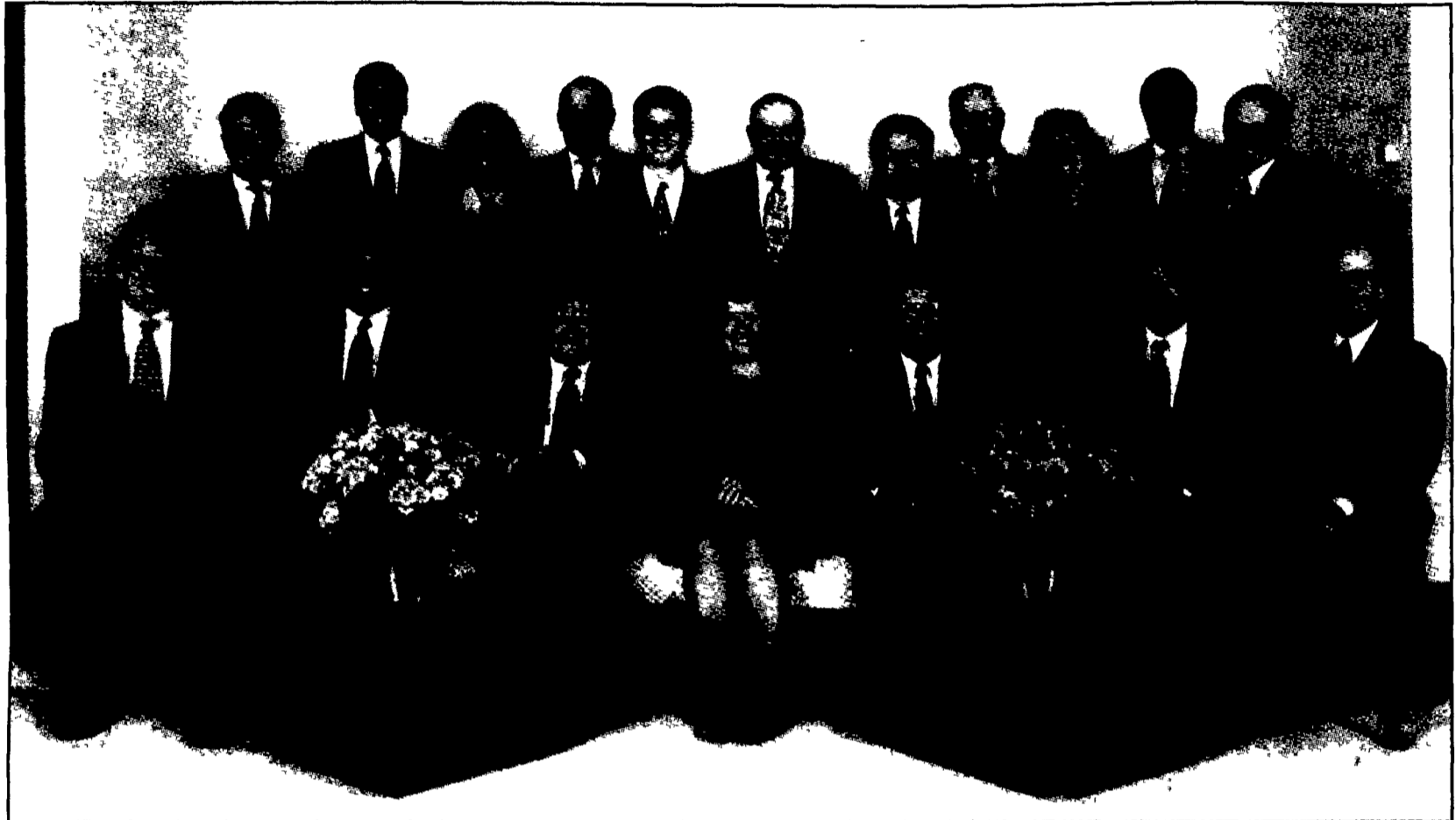


A COMMITMENT TO AGRICULTURE



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

AN EXPERIENCED TEAM WITH AN AGRICULTURAL BACKGROUND

First Union 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 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, where we believe that agriculture is still the backbone of America.

Hanover (717) 633-4003
Lancaster (717) 291-3519
Reading (610) 655-2882
OR 1-800-342-6926

Member FDIC

FIRST UNION®

