

Start your Christmas shopping with First National

...see how we can fill your holiday money needs.

Get your list and estimate the amount of money you'll need for gifts, entertaining, and other seasonal expenses. Then, whether it's money for this year or next, come in and select the banking services you'll want to make your holiday happy.

Christmas Savings [Paying 4 1/2% a year]

Simply open a First National Bank Savings Account and label it, Christmas Savings. Any amount will open an account and regular deposits will assure you of the money you'll need for Christmas '71. Your money earns **4 1/2%** a year, compounded quarterly. Under this plan, you're on your own when it comes to making deposits. And if something unexpected happens during the year, you can withdraw from your account. You won't lose any interest either, because interest is figured from day of deposit to day of withdrawal. Come next Christmas, if you don't need all of the money you set aside, you can choose to leave it in your account. This is the best way to save for Christmas.



Christmas Club [Paying 4 1/2% a year on completed clubs]

Open a Christmas Club and start making deposits to your account immediately. Clubs run from 50c to \$20 weekly. You'll get a coupon book to remind you when your deposits are due and come next November, you'll receive a nice Christmas Check, too. All the money you save plus a big bonus - interest on completed clubs at the rate of **4 1/2%** a year. Christmas Club is a convenient and easy way to save for Christmas '71.

Christmas Gift Accounts

For the people on your list who present a challenge because you don't know what to give them, why not consider a savings account? It's the sensible and easy solution to many a gift problem. Savings accounts are marvelous gifts for everyone - relatives, employees, newlyweds, babies. Each savings account will earn interest at the rate of **4 1/2%** a year, compounded quarterly. And even the smallest account often inspires a savings program, making this a gift that grows.



Holiday Loans

If you find that your cash position is short the money required to meet your holiday expenses, estimate the amount you'll need - then let us know. It's very easy to get a holiday loan and our liberal terms make repayment easy, too. And when you have the cash you can take advantage of some of the best buys in town.



Christmas Gift Trips

Someone special on your list? Or even for yourself. Through First National's Travel Department you can purchase a trip for Christmas giving. We have many suggestions from a ski weekend in the Poconos to a cruise in the romantic Caribbean, or even a spring tour of Europe. And regardless of the cost of your gift trip, our travel consultants will be happy to handle all the details for you including arrangements for air travel, steamship bookings, baggage transfers, and hotel reservations.



THE First National Bank
OF WILKES - BARRE

Member Federal Deposit Insurance Corporation

OFFICES -
WILKES-BARRE: 11 West Market Street, 59 Public Square, 408 Kidder Street
KINGSTON • DALLAS • WYOMING • PLAINS
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