

Confused about NOW Accounts??

At WYOMING NATIONAL BANK
we'll help you get the facts straight!

NOW Accounts (Negotiable Order of Withdrawal) are new and perhaps confusing. **WNB** BONUS CHECKING is a NOW Account.

HERE ARE THE FACTS. . .

1. What is **WNB** BONUS CHECKING ?

WNB BONUS CHECKING is an interest bearing N.O.W. (Negotiable Order of Withdrawal) checking account. It's just like your present account, but now your money will earn interest until the checks you have written are returned to the bank to be paid.

2. How much interest will I earn?

You will earn 5¼% interest per annum, compounded quarterly, payable monthly with an annual effective yield of 5.35%. This is the highest rate allowed by law. Your interest will be computed on your average balance and added to your account on your monthly statement.

3. Must I maintain a minimum balance?

Yes! This little chart will show you how you can maintain an account free of charge:

MINIMUM BALANCE	MONTHLY CHARGE
\$1500 & over	FREE
\$1499 - \$1000	\$1.00
\$ 999 - \$ 500	\$3.00
\$ 499 - 0	\$5.00

4. Will I earn interest if my balance falls below the \$1500. minimum?

Yes! You will earn interest on your actual balance. Should your interest fall below the \$1500 minimum, there will be a service charge for that month. You will receive a monthly statement reflecting your **WNB** BONUS CHECKING transactions and interest earned for that period. Service charges, if any, will be deducted from your balance.

5. Is **WNB** BONUS CHECKING available to everyone?

Only individuals, proprietors and nonprofit organizations may open a **WNB** BONUS CHECKING account. Profit-making corporations are, at present, not eligible.

6. How will I know if this type of account is right for me?

Stop in at any of our 10 convenient locations and get full details on **WNB** BONUS CHECKING. Our new accounts specialists will be glad to explain how this account may or may not be to your advantage.

7. Will my present accounts be automatically converted to **WNB** BONUS CHECKING ?

No! This account is yours by choice. If you choose to, you may keep your present low cost personal checking account or your passbook or statement savings account.

8. Why should I choose **WNB** BONUS CHECKING ?

When WYOMING NATIONAL talks to you about **WNB** BONUS CHECKING, rest assured that your account will be handled with personal care and knowledge that only a banking facility with years of experience in handling your checking accounts can provide. We are not "newcomers" in personal checking account services.

WNB WYOMING NATIONAL BANK F.D.I.C.

• WILKES-BARRE - 823-0131
• SHAVERTOWN - 675-1194
• EDWARDSVILLE - 288-5458
• EXETER - 654-3386
• FACTORYVILLE - 945-5137

• PLYMOUTH - 779-9517
• DALLAS TOWNSHIP - 675-3643
• KINGSTON - 288-7557
• TUNKHANNOCK - 836-2155
• SHICKSHINNY - 542-4162