

# JUST LOOK WHERE MERGER GOT THOSE 13 LITTLE COLONIES

## NOW THINK WHAT IT WILL DO FOR FRANKLIN FIRST & YOU



"Back in my day, we had big ideas, but not big enough. There were resources out there we never dreamed we'd tap. Think of where we'd be today without Texas' oil wells, California's technology, or Oklahoma's wheat fields.

### Better Banking Service

"Franklin First has surveyed the resources available outside Northeastern Pennsylvania, and the path we've chosen will result in greater strength in lending, more banking products and improved service through merger with ONBANCorp. of Syracuse, New York.

### Home Rule Still Reigns!

"But just like those first 13 states, Franklin First wants to keep what's good about us: that friendly teller who always makes heads or tails of the latest rates for you, the mortgage loans that unlock the doors to thousands of Pennsylvania homes, the jobs for

hundreds of hard-working Northeastern Pennsylvanians.

These things are going to stay right here where they belong.

And Franklin First's managers will remain right here, making local loan decisions, setting reasonable fees, doing what they do best."

**FRANKLIN FIRST SAVINGS BANK  
AND ONBANCORP.**

**TWO GREAT BANKS, ONE GREAT IDEA.**

**FRANKLIN FIRST**



1-800-262-1210

**ONBANCORP, INC.**