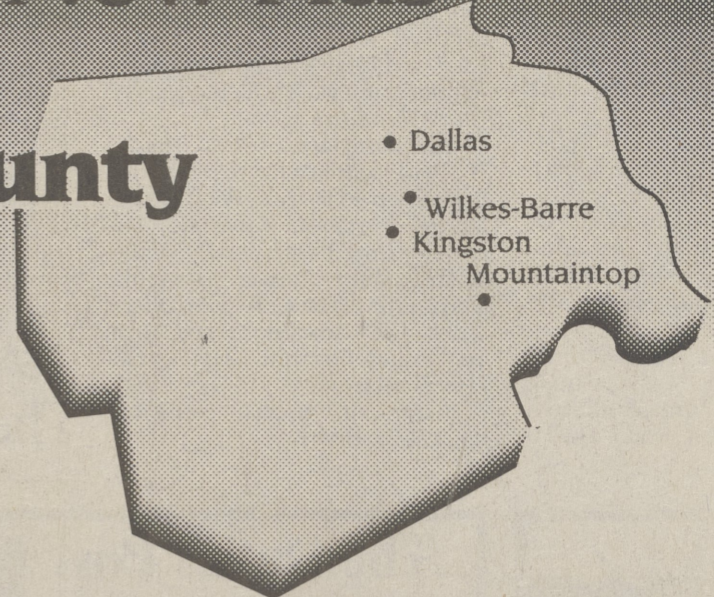


...because good things come in threes.

Pioneer American Bank Now Has

**3** New Offices in Luzerne County

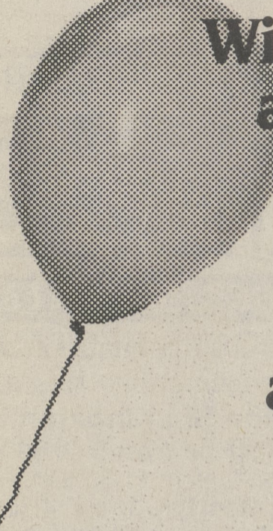


Come Celebrate Our **Grand Openings** on Saturday December 3rd from 9-2

With These Money Saving Offers and Enter to Win One of Two

**'BANK ON CONVENIENCE'** shopping sprees

Valued at \$200 and a Chance at Five Hourly **GOBBLER GNAWAYS.**



**VALUABLE COUPON**

Open a **ONE YEAR Certificate of Deposit** and a **New Checking Account** and your CD will earn a **SUPER 6.00%** Annual Percentage Yield

**VALUABLE COUPON**

Minimum CD deposit \$1,000. Certificate subject to penalty for early withdrawal. Offer valid with noninterest bearing checking account only. Annual percentage yield at 5.75% without new checking or savings account. Rate subject to change. Promotion may be discontinued without prior notice.

2 Locations Inside Mr. Z's Food Mart  
**225 S. Mountain Boulevard Mountaintop**  
**Rte. 415, Memorial Highway Dallas**

Existing Office Joins the Celebration  
**East End Centre - Route 309 Wilkes-Barre**

**Banking Hours**  
 Monday-Thursday .....9AM to 6PM  
 Friday.....9AM to 7PM  
 Saturday.....9AM to 2PM  
 Sunday.....10AM to 2PM

The Ultimate in Personal Banking  
**502 West Market Street Kingston**

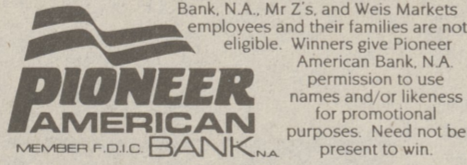
**GOBBLER GIVE-AWAY & 'BANK ON CONVENIENCE'** shopping spree **DRAWING** entry form

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ Zip \_\_\_\_\_  
 Phone \_\_\_\_\_  
 Best time to call \_\_\_\_\_

Check here to receive information on:

- |                                   |   |
|-----------------------------------|---|
| <input type="checkbox"/> Checking | <input type="checkbox"/> Overdraft Protection |
| <input type="checkbox"/> Savings  | <input type="checkbox"/> Mortgages            |
| <input type="checkbox"/> CD's     | <input type="checkbox"/> Commercial Accounts  |
| <input type="checkbox"/> Loans    | <input type="checkbox"/> Direct American      |

Drawing is open to the public. No purchase necessary. You must be 18 years of age or older to enter. Odds of winning are determined by the number of entries received. Winners will be chosen in a random drawing. No cash substitutes allowed for any noncash prizes. Applicable taxes, including but not limited to income taxes payable on any prizes, are the sole responsibility of the winners. Pioneer American Bank, N.A., Mr. Z's, and West Markets employees and their families are not eligible. Winners give Pioneer American Bank, N.A. permission to use names and/or likeness for promotional purposes. Need not be present to win.



Borrow up to \$50,000 for 120 months using real estate as collateral for any worthwhile purpose, and receive this great rate if you choose to have payments automatically deducted from your Pioneer American Bank checking or savings account. For example, a 120 month loan would require 120 monthly payments of \$12.66 per \$1,000 borrowed at 9.00% APR. Interest rate at 9.50% APR without autodraft. Offer not valid with any other loan promotion. Real estate consists of 1-4 family owner occupied properties only. Equal housing lender.

**VALUABLE COUPON**

**HOLIDAY CASH ADVANCE SALE**

is having a **PAY NO APPLICATION FEE!** **9.00%** Annual Percentage Rate

**VALUABLE COUPON**

Borrow up to \$5,000 unsecured for 60 months and receive this great rate if you choose to have payments automatically deducted from your Pioneer American Bank checking or savings account. For example, a 60 month loan would require 60 monthly payments of \$21.37 per \$1,000 borrowed at 10.249% APR. Interest rate at 11.50% without autodraft. Offer not valid with any other loan promotion. Equal opportunity lender.

**- BONUS -**  
 ASK ABOUT OUR SPECIAL FIRST PAYMENT 60 DAY DEFERMENT OPTION. Postpone your first loan payment until the holidays are over!

**VALUABLE COUPON**

**HOLIDAY CASH ADVANCE SALE**

is having a **PAY NO APPLICATION FEE!** **10.249%** Annual Percentage Rate UNSECURED

**VALUABLE COUPON**

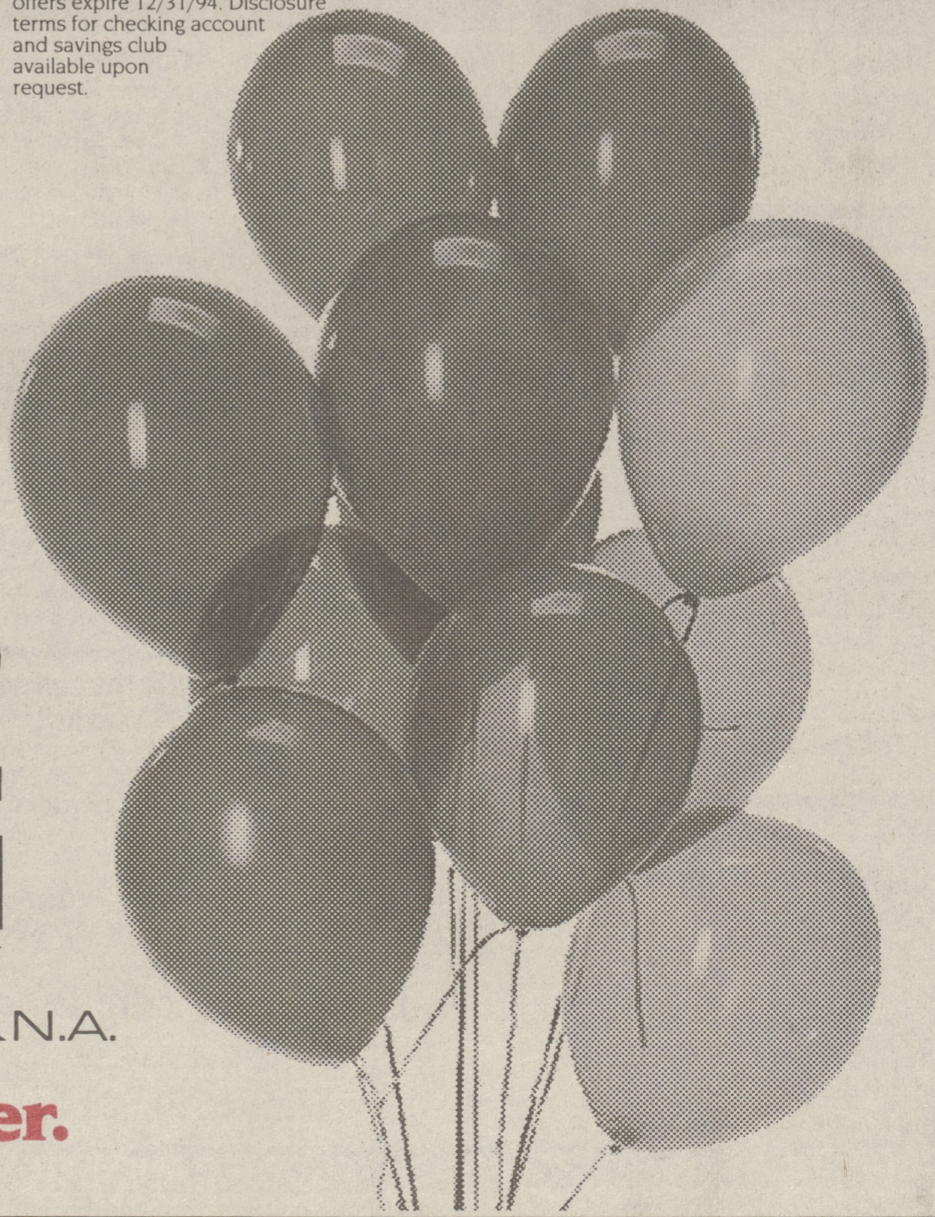
Canned goods received will be donated to St. Vincent DePaul Kitchen. Applies to new accounts only. Offer good while supplies last. Member FDIC.

All offers available only at Luzerne County office locations. All loan products subject to Pioneer American Bank's standard underwriting requirements. Life and accident & health insurance available on all loan promotions. Existing Pioneer American Bank loans are not eligible for loan offers. Loan offers expire 12/31/94. Disclosure terms for checking account and savings club available upon request.

**VALUABLE COUPON**

Open a **'Moola Moola' Savings Club for Kids** with **\$50** and a **Canned Good** and receive a **Special Gift.**

**VALUABLE COUPON**



**PIONEER AMERICAN BANK**  
 MEMBER F.D.I.C. BANK N.A.

**One American Helping Another.**

