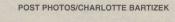


MUNIC

THEY'RE OFF!

Threatening skies held off just enough for hundreds of children to take part in the 2nd annual Easter Egg Hunt sponsored by the Back Mountain Business and Professional Association. Clockwise from above; the 4-6 year old crowd didn't waste any time; Lindsey Williams and pal, the honey bear; Brittany Geffert, with the host; Jonathan Shiner, Dallas and a big prize; Adam Simongelli, with Bunny Big Ears; Chris Bekampis, center, and Michael Supczenski, with Pat Ward, who kept the crowd entertained.







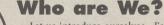


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with you and your family to make banking simple.

Grange National bank is happy to serve the good people of the Back Mountain and surrounding communities.



Let us introduce ourselves. Established in 1907 in Laceyville, PA Grange National Bank has remained independent throughout our history. Having never merged or been taken over by a larger bank, we have continued to serve the local community and our customers under our original name for 90 years.

Service With a Smile...

You are our business, and we know it. Your needs are our highest priority and we promise to make every effort to fill them with No Lines, No Hassles and No Gimmicks. And, everyone from the tellers up to our president are at your service when you need us.

A Nice Reward...

Savings... a hard thing to learn and tougher thing to accomplish. We want to encourage you and your children to save. That's why Grange offers you a reward, "NO SERVICE CHARGE"* with "NO MINIMUM BALANCE," just for doing your best.

High Yield...

Gertificates of Deposit and IRA accounts. You get some of the highest rates in the Back Mountain area.

Hold on to Your Assets...

Convenience... is something most banks think you must pay for. It's great to drive right up to the local ATM and get everything you need. At Grange you can use your card as many times as you like for a flat fee of \$1.00* per month unlimited usage!

 $^*\mbox{Using ATM}$ cards at other banks subject to their fees, if any.

Minimums...

\$300.00 Minimum Balance Checking! And a low \$3.00 per month service charge only when your balance falls below minimum required balance!

Friendly Lenders...

Willing to take a chance on you, Grange has received an Outstanding Community Reinvestment Act (CRA) Rating from the U.S. Comptroller of Currency and is a "Certified Lender" of the Small Business Administration (SBA). Good news for you whether you're making a major purchase or starting up a new business.

GRAND OPENING CELEBRATION

March 31st thru April 5, 1997 – 8:30am – 5:00pm daily, 8:30am – 2:00pm Saturday, April 5th Refreshments Served Daily

Ribbon Cutting Ceremony & Drawing Date:
Saturday, April 5th, Ribbon Cutting at 10:00 am, Drawing at 2:00pm, Refreshments Served All Day.

FREE DRAWING Register to Win:

1st Prize: Pentium Multi-Media Computer System

2nd Prize: \$500.00 U.S. Savings Bond

3rd Prize:

\$100.00 U.S. Savings Bond

Applies to active accounts

Great CD & IRA Rates

Term	Rate	APY**	Term	Rate	APY*
3 Months	4.43	4.50	30 Months	5.83	5.96
6 Months	5.20	5.30	36 Months	5.92	6.05
12 Months	5.53	5.65	48 Months	6.06	6.20
18 Months	5.73	5.85	60 Months	6.11	6.25
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24 Months 5.83 5.96 *Offer Expires April 5, 1997*

* Flates & APY's (Annual Percentage Yield) are accurate as of Mar. 20. 1997, rates subject to change. Maximum amount accepted with this offer is \$50,000. Substantial penalty for early withdrawal.

FREE CHECKS

Open a
New Checking Account
by April 5, 1997
and get your first
Two Hundred Checks

FREE.
Minimum balance \$300.00.

/// GRANGE

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Affordable • Friendly • Independent

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Pendragon Center, 165 South Memorial Highway Trucksville, Pennsylvania 18708

