

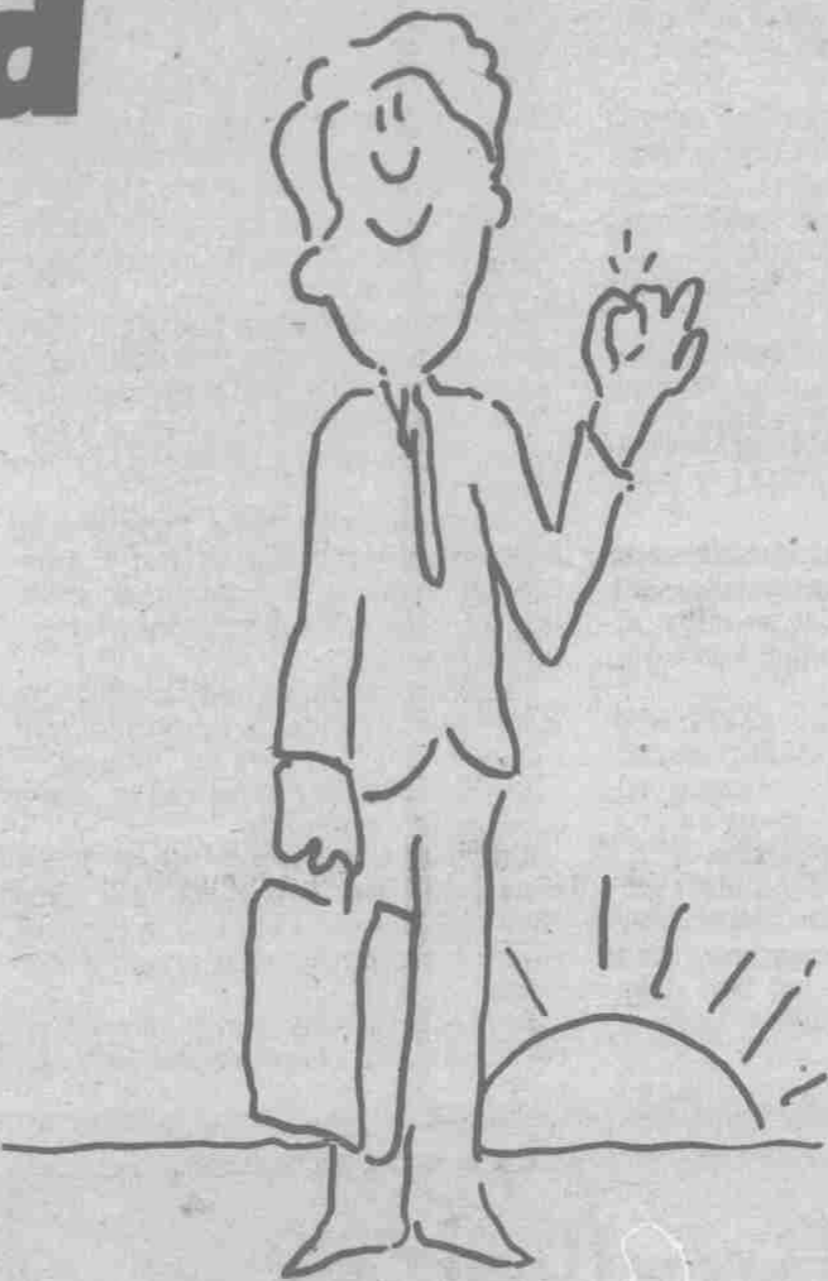
If you just stepped into the working world, we can help you get a good financial start.

It's hard to get started without credit. And it's hard to get credit when you're just getting started.

So we put together a package of basic financial services to help you build your credit, save for the things you want, and get the things you need now.

It's called a Starter package. And it's just what you need now if you're concerned about getting the right financial start.

Take the first step on the road to success. Come see us about your Starter package today.



• **NEW! \$100 Minimum FREE Checking With Interest**

- \$100,000 Accidental Death Insurance
- Money-Saving Discounts (Good for travel, entertainment, and a variety of other products and services!)
- Overdraft Protection (Prevents mistakes from damaging your credit rating!)
- Write Thru Checks (Instant, no-mess copies of all your checks. No more forgetting to record a check!)
- CASHBOX® ATM convenience day or night.
- First Order of Personalized Checks FREE!

• **Counseling: How to Establish Credit**

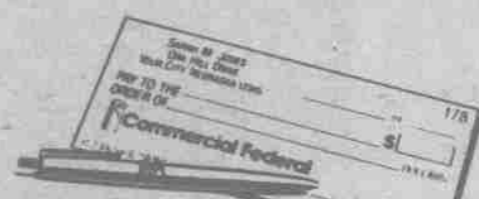
From demonstrating responsible use of your overdraft feature, to showing your ability to stay with a savings program, to wise use of your first credit card, to obtaining your first auto loan, we can help you establish credit step by step.

• **Sure Start Automatic Savings:** The automatic way to get the savings habit. We'll help you determine the amount you can save, and a saving schedule. Then we'll automatically transfer your savings from your FREE Checking account to your SURE START account. Smart!

• **MasterCard/VISA:** An important part of learning to use credit wisely.

• **Auto Loans**

• **Student Loans**



We're with you every step of the way.



Commercial Federal

Checking • Savings • Investments • Loans

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