Don't pass the buck... ...pass the book!

Bread is rising to a dollar a loaf. Meat prices are failing off the high end of the scale and petrol is regularly selling at premium prices.

The government folks call it inflation. Us working folks call it something else: a starvation diet

of the pocketbook.

Seems like it takes a heck of a lot of money just to live normally, doesn't it? And during these times, it seems like saving is next to impossible, doesn't it?

We beg to differ. These high cost of living times are exactly when we should be tucking away a few dollars a week as a cushion. With the price of things nowadays, emergencies cost more, luxuries cost more, even necessities cost more.

A savings account is the answer to those seemingly tight budgets. Our savings system allows you not only to stash some cash for emergencies or

luxuries, but to make money while you save.

And that's what we think savings should be all about.

Our 90-day time account passbook savings plan lets you save the way you want to. We have no minimum deposits necessary, but we pay 5¾% after just 90 days on deposit. And if interest is left on deposit, that 5¾% inflates to an effective annual yield of 5.87%.

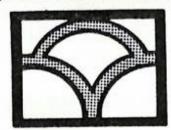
We bring this up with you in mind, not us. We think our savings plan can help fatten your financial future without hurting your today.

5%%. No minimum deposit. 90-day time account. 5.87%

effective annual yield.

Please think about it and then stop by any of our convenient locations and see how simple it can be to open an account and begin saving for tomorrow today, the Rural way.

Federal law requires substantial interest penalty for early withdrawar.



Rural Loan & Savings Association