

In the business of life there's a 1st time for everything.



1st time for a 48-month auto loan that drives down inflation.

We can't bring down the price of the vehicle you buy, but we sure can stretch out the time you have to pay it off in—up to 48 months depending on the purchase price. Our FirstLoan for autos offers something else, too; simple interest. That means you pay only on the outstanding balance; so you save money if you make extra or early payments.

1st time for 24-hour banking that meets your 24-hour needs.

Our First Day & Night Teller machines (available in many areas) let you make deposits, withdraw cash and transfer funds 24-hours

a day, seven days a week.

1st time for a home improvement loan you can live with.

With construction costs increasing like everything else, more families are choosing to improve what they've got before they buy something new. We can help either way. Our FirstLoan for home improvements will increase the value of your house; our loans for home mortgages will get you moving.



1st time for a checking account you can bank on.

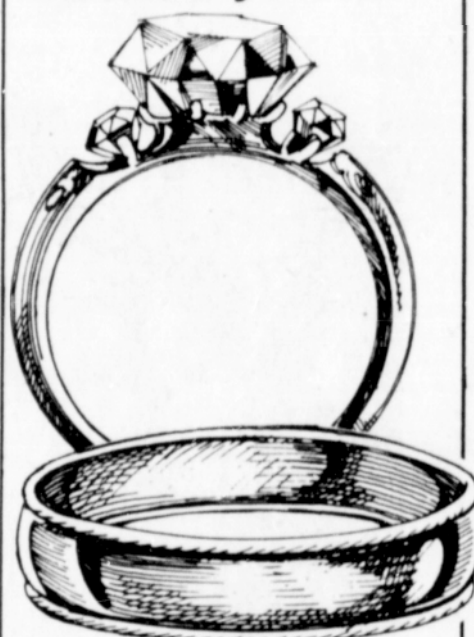
A checking account that helps you budget better is one of your first needs in the business of life. Our checking accounts are designed to meet that need as helpfully as possible.

1st time for a savings account that puts time on your side.

The savings habit is basic to success in the business of life. We offer many plans that help your savings grow in safety, while you decide what you're saving for. Maybe it's only for a rainy day.

1st time for a 7 1/2% investment certificate that grows on you. Whatever happens in the next six years, you know that your First Investment Certificate* is growing safely at a guaranteed rate. There's no security quite like having money in the bank—a lot of it.

1st time for a personal loan for just the two of you. Your



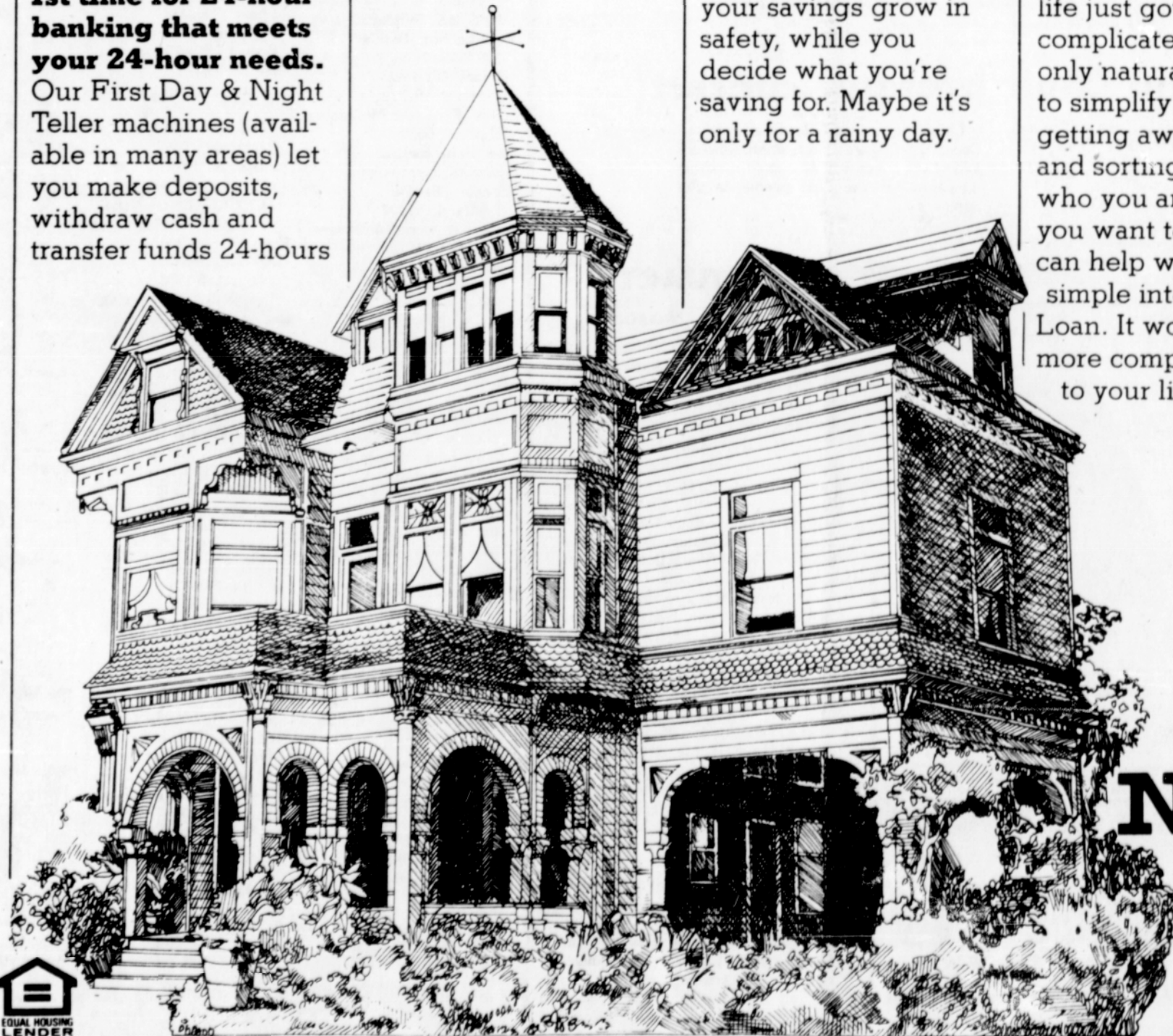
life just got delightfully complicated. So it's only natural you want to simplify it a bit by getting away together and sorting out just who you are and how you want to live. We can help with our simple interest First-Loan. It won't add any more complications to your life.

1st time for a family loan that helps you start one. The biggest investment you'll ever make weighs just seven pounds, give or take a few ounces. It's the best investment, too; it lasts a lifetime, and grows in value each day. We can help finance that investment initially and later, too, when that seven pounds has grown to college size.

1st time for a retirement program that keeps you a swinger.

Plan for your active retirement now. We can help with trust services, Individual Retirement Accounts and many other services designed to meet your needs now, and for years to come.

The 1st times—they help you make a success of the business of life.



*Federal law and regulation prohibit the payment of a time deposit prior to maturity unless three months of the interest thereon is forfeited and interest on the amount withdrawn is reduced to the regular savings rate. Member F.D.I.C.



**FIRST
NATIONAL
BANK
OF OREGON**