We can be a big help to small business.

For years we've been hearing U.S. Bank described as the bank for big business. And while we understand how our size may give that impression, it's a definition that's only partly right.

Oregon's giant of green.

Yes. We lend more money than any other financial institution in Oregon. Over half of that money, in one way or another, goes to assist Oregon businesses. And over half of those businesses employ fewer than 50 people.

We can provide what a small business needs most—money. With real estate mortgage loans and capital goods financing, for leasing or purchase of equipment. We can even assist in arranging equity financing for growth and expansion.

We're smaller than we look.

We may look like a big bank on the outside, but on the inside we're 152 small businesses. With local managers who know the business of businesses in their area. They can talk to you intelligently about your plans. And you'll find they get out of their offices and into your stores and offices. Because when you apply for a loan at one of our branches, the manager you talk to is the one who makes a decision on your application. We want to know you well enough to make the right decisions for you, as well as for us. And to make them quickly.

Our managers can help you put together the right kind of financing, short or long-term. That's because we put them through special training classes in evaluating small businesses. And so we can understand—and help—you even more, we employ ten full-time agricultural reps and special appraisers for forestry and equipment.

We know how important it is to have someone at your bank who understands you. But it doesn't do you much good for a bank to understand you if it can't help you.

We're rooted in small towns all over Oregon.

We'll help you manage better.

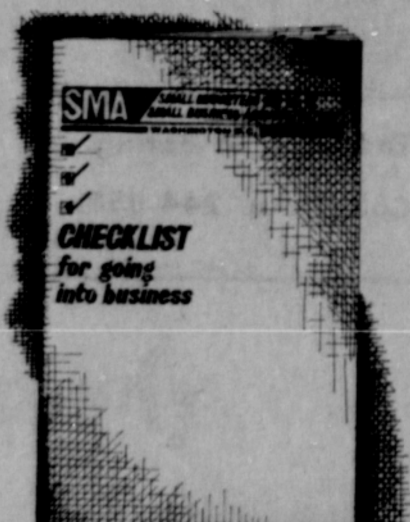
For starters, we can put you in the classroom. U.S. Bank offers small business seminars throughout the state, teaching small business owners and managers about professional management techniques, about trust arrangements, even crime prevention. And we're always working on new courses.

In working so much with businesses, big and small around the State of Oregon, we've developed a number of special commercial programs to aid in the handling of financial affairs. Systems like business savings accounts with automatic telephone transfer. You can shift money between this and other U.S. accounts without leaving your office, while getting maximum use of your funds. Of course, U.S. also offers management of pension plans, profit sharing, IRA and Keogh accounts for Oregon residents.

We developed Business II checking accounts especially for small business. So firms that don't write a lot of checks don't have to spend a lot on service charges. And our Money Minder is the answer to small business needs for budget control and record keeping, providing a monthly report of income and expenses by category. You can ask at any branch about setting up these services for your business.

New versions of some old standards.

Naturally, U.S. Bank offers the standard banking services any business would expect—like checking. Like the option of opening accounts at individual branches, or, for statewide operations, forwarding deposits from branches to a central account. There are night depositories and safe deposit boxes at most of our branches, and since we have more branches than anyone else, that's more convenient for you.



Some big advantages over smaller banks.

U.S. Bank's other special services include estate planning, through our Trust Group. Or the services of our International Division for import and export knowledge and credit arrangements abroad. Working with our Investment Division, our managers can arrange certificates of deposit or other investments in a program tailored to your needs.

These are the kinds of things small banks usually can't offer, but many small businesses need.

There's more. Like our automated Easy Pay service, designed to take the headache out of small business payrolls. You just tell us each employee's salary and deductions and we'll issue the checks. We'll even deposit checks directly in an employee's personal account at any bank which is a member, with us, of the Oregon Automated Clearing House Association.

From dairies to diners, we finance equipment.

A big bank has a deep commitment.

Businesses throughout Oregon, from small farms to very large corporations, count on U.S. Bank. First timers and old pros. The people who run cafes and restaurants, hairdressers, home furnishings stores, auto wreckers and clothing chains. Our commitment goes beyond any city or region and extends to the economic health of the state in general.

Business people come to us because of our services. And because of our service.

If you're thinking of going into business, or if you're new to the business world, the first thing we'd recommend is that you visit your local Small Business Administration office. There you'll find hundreds of free publications on everything from display lighting to budgeting, including the extremely helpful SBA "Checklist for Going Into Business."

The second thing we'd recommend is that you come see us.

It pays to know

U.S. BANK

Member F.D.I.C.