

# PLAIN TALK. EASY BANKING.™

Sometimes, it can almost seem as if your bank speaks another language. Because the words and phrases it uses are complicated, and often have unclear meanings. Which makes for very nice bank talk. And very poor people talk.

## ROLLOVER

Take the word "rollover" as an example. To most people, it sounds like a trick you teach a dog. Not a word used to describe what you can do with your money in a Savings Certificate when it's time to reinvest.



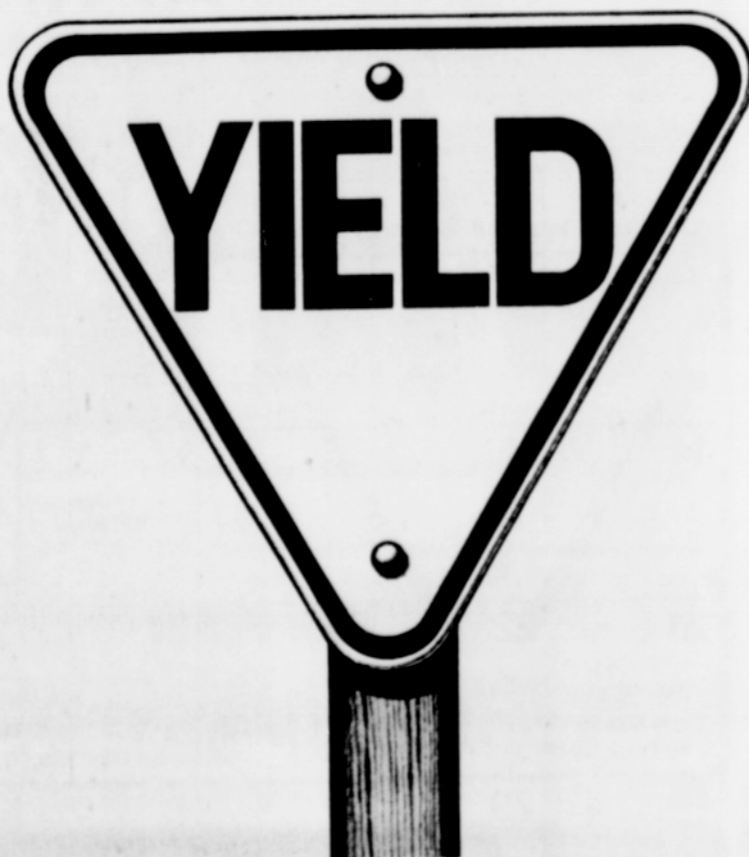
## LIQUID ASSETS

And what about "liquid assets?" What probably comes to mind is water. But in reality, it's an investment that can be turned into money in a hurry.



## YIELD

Then there's "yield." In the language of banks, it has nothing to do with letting another car have the right-of-way. And a lot to do with the true rate of return you can hope to get on your investments during one year.



Yet every day banks use these terms. And others. Leaving it up to you to find out what they mean.

Except at The Benj. Franklin. We're committed to plain talk. That's why we're offering a free book. It has banking terms from A to Z explained in plain English.

You see, our plain talk makes banking easy. And to make it *even easier*, we've developed everything from a 24-hour rate hotline to a way you can open an account over the phone. You can even get nationwide access to your cash with The Exchange™ teller network. Plus, we're working on more services for 1985.

We'll be adding more tellers at rush hours. Reinforcing our "plain talk" employee training with special rewards. And paying close attention to how you think we can improve. Just for starters.

## PENALTY FOR EARLY WITHDRAWAL



So change to The Benj. Franklin. Drop in and pick up your free book today.

And stop wondering what's meant by the "penalty for early withdrawal."

**The Benj. Franklin**  
FEDERAL SAVINGS AND LOAN ASSN.  
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