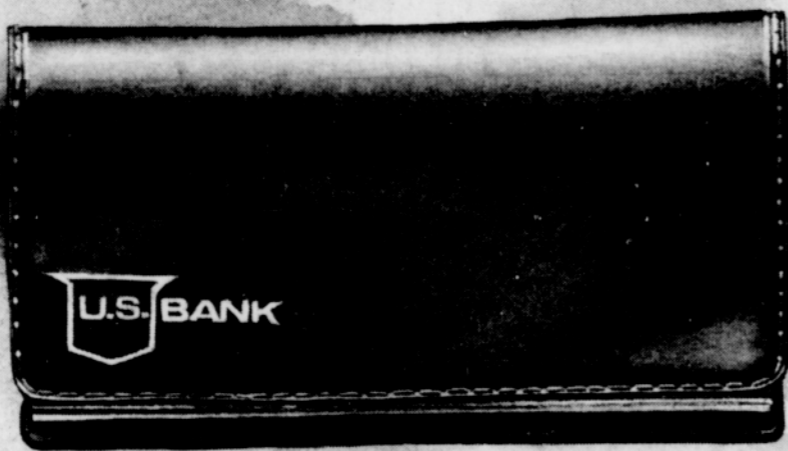


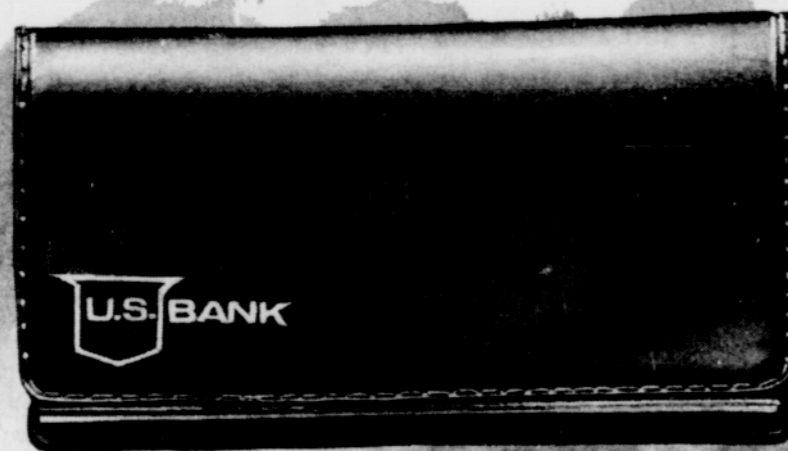
FOR 6 MONTHS, TRY SOMETHING
REALLY *EXCITING*
WHEN YOU OPEN ONE *of* OUR
CHECKING
ACCOUNTS.
DON'T PAY FOR IT.



For 6 months, don't pay for our U-Check® Account.



Or, if you prefer, don't pay for the Only Account.™



You might like not paying for our Interest-Checking plan.



Or enjoy not paying for our Student Checking Account.

Right now, although not forever, you can walk into any U.S. Bank branch in Oregon, open almost any checking account we sell, and then spend the next six months not paying a nickel for it.

Even the restrictions are reasonable. The offer is good only for new, individual accounts, as opposed to business accounts. But for all you individuals out there, it's a very good deal.

And then what about after the six months are up? Are these checking accounts we're offering still a good deal then?

Sure they are. If you'll pardon a little salesmanship on our

part, they can give you access to the biggest network of bank branches, and 24-hour bank machines in the state.

Just call our toll-free number, 1-800-422-8762, for more information, or to find the branch that's closest.

But let us give you a friendly consumer tip. Please keep in mind that we banks sometimes create checking packages with extras you could live without and don't need to pay for. So get in touch and we'll show you how to avoid getting more, or less, than you'll need. We're all in this together.

