

The Custom Income Certificate.

A new way to collect \$100 or more in monthly income.

For the last couple of weeks, we've been telling you how to play the savings game. So you can collect more interest.

Well, now we'd like to introduce the grand slam of all. U.S. Bank's Custom Income Certificate, which will be available to everyone in Oregon, April 1.

Why the Custom Income Certificate's so custom.

You make a deposit large enough (up to \$99,999.99) to guarantee you at least \$100 a month, for six months. Or as long as 10 years, if you wish. The next step is deciding how long you want to wait before payback begins. This is called deferral time and it can be anywhere from 30 days to 5 years. It's up to you. During this time, your money is collecting interest. Which is determined by how long you leave money in before payback begins. Your money is then paid back to you at the end of the deferral period, until all principal and interest earned have been paid out.

Say, for example, you're going to be retiring in six months.

And you want to continue receiving a steady income for 10 years after you retire. Well, if you deposit \$8,291 in a Custom Income Certificate right now, and wait six months before payback begins, you'll receive a monthly income of \$100 for the next 10 years. Add that up and it totals out to be \$12,000. Which means you've collected \$3,709 in interest, based upon current interest rates.*

Nice move.

And you can have your monthly payments credited to your checking or savings account. Or we'll mail them to you. Or anyone else you choose. For college. Retirement. You name it.

Now, a few choice words about the competition.

If you can't resist the temptation to call other places, this is probably what you'll find out. As far as we know, no other

bank in Oregon has a plan like this. You can, though, get a similar plan at a savings and loan. Or an insurance company.

The savings and loans generally pay 5¼% or 5½% interest. Which is considerably lower than what we pay. That's our advantage. Their advantage is that it takes less money to play. And you can drop their plan at any time without being penalized. Unfortunately, we have a higher minimum and there is an interest penalty if you withdraw your money before maturity.*

The government writes these rules. We don't.

As far as insurance companies are

concerned, they may quote you a high rate—sometimes even higher than ours.

But some of them also charge a service fee. So you may not be getting the quoted rate. In case you're wondering, no, we don't charge a service fee.

On the outside chance you're confused.

Come in and talk with one of our Personal Service Representatives. They're specially trained to explain all our savings plans. In your language. Not in banker's terms.

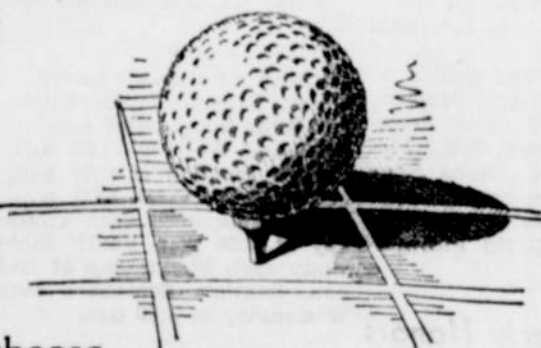
And quite frankly, we don't blame you if you're confused about all the different savings plans that are available.

They can get pretty complicated.

That's why we came up with The Savings Game®. It's an actual game that puts a lot of serious information into a few simple rules. And you can get one free, as long as they last, at any branch of U.S. Bank. Pick one up today.

That way, you can be sitting at home playing The Savings Game, instead of always reading about it in these long-winded newspaper ads.

*1975 United States National Bank of Oregon.



We want you to win at the savings game.



*The withdrawal schedule prohibits payment of a time deposit prior to maturity unless free monthly interest income is forfeited and the interest on the account withdrawn is reduced to regular savings rate.

All interest rates quoted are based on those effective March 1, 1975 at United States National Bank of Oregon and are subject to change at any time. All interest rates are per annum unless otherwise noted.