

NOW...at U.S. National

Custom Credit

Money When You Want it... For Any Purpose!



Custom Credit

**U.S.
NATIONAL
BANK**
OF PORTLAND

Write your own loan with U.S. National's *Custom Credit*

You can enjoy the equivalent of money in the bank without depositing a penny! U. S. National's revolutionary CUSTOM CREDIT gives you a personal line of credit at the bank that you may draw upon whenever you wish... simply by writing a check. The total amount of your CUSTOM CREDIT may be \$400, \$600, \$800, \$1000—any amount agreed upon by you and the bank. CUSTOM CREDIT costs you nothing unless you use it. Then you repay *only* the amount used, plus interest, in easy monthly installments.

Custom Credit buys anything!

Custom Credit is yours to spend for any purpose... any time! Think of the convenience of paying for vacations, tuition, taxes, dental and medical expenses, auto repairs—to name just a few—without digging into your hard-earned savings. If you don't use your line of Custom Credit, it costs you nothing—yet it's always there if you need it.

Here's how it works

Your line of Custom Credit is easy to arrange. You and the bank simply agree upon the amount that you can conveniently repay each month, over a 20-month period. The total amount of your Custom Credit is then based upon 20 times the agreed-upon monthly repayment (example: monthly repayment of \$30, times 20 = \$600 of Custom Credit). You can start using your Custom Credit the moment your application is approved. You pay nothing until you draw upon your line of Custom Credit by writing one or more checks. Then you pay *only*

the monthly amount agreed upon, which will include the interest charge plus 25c for each check paid. Monthly interest is charged on only the amount used at \$1.25 per hundred dollars for the first \$500, and 83½ cents per hundred dollars for amounts above that. When the amount used is less than your monthly installment, you pay only that amount, plus interest. If you write no Custom Credit checks in any month, and have no balance due, you do not make a payment. You need never pay more than your agreed-upon monthly installment, even though you may write checks for your entire line of credit. You may make larger payments than arranged for, or repay the entire amount owing, without penalty.

A revolving line of credit!

You constantly rebuild your Custom Credit by making agreed-upon monthly payments. You do not have to repay the full amount used in order to write additional checks. As long as payments are kept up, you are entitled to spend the difference between what you owe and your total line of Custom Credit.

Checking account convenience

U. S. National's Custom Credit combines a continuing supply of bank credit with the convenience of a checking account. When your line of credit is established, you will be given a free supply of checks which carry all the negotiability of regular checking account checks. Custom Credit is as confidential as it is convenient.

You get a monthly statement

You select the monthly payment date most convenient for you. Approximately 10 days before a payment is due, the bank will mail you a detailed statement showing the payment due, interest charge, amounts of checks paid, any payments made and the amount of Custom Credit still available for your use.

Your family is protected

Life insurance is carried on the amount of Custom Credit you owe the bank, at no cost to you. In the event of death, any amount owing is automatically cancelled by the bank.

Anyone may apply

You do not have to be a U. S. National customer to establish a line of Custom Credit. The only requirement is a satisfactory credit rating. You make only *one* application, because Custom Credit is a revolving line of bank credit which may be used indefinitely.

Your total line of Custom Credit is based upon the monthly amount you arrange to repay the bank, over a 20-month period. Use the four examples in the table below as a guide.

A monthly payment of	\$20	\$30	\$40	\$50
Provides total Custom Credit of	\$400	\$600	\$800	\$1000

KLAMATH FALLS BRANCH
EIGHTH AND MAIN

TOWN & COUNTRY BRANCH
3720 SOUTH SIXTH

DIRECT BRANCHES OF
THE UNITED STATES NATIONAL BANK OF PORTLAND

Don't wait...act today!

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COUPON
NOW**

Clip coupon and mail to the U. S. National branch where you bank, or to the U. S. National Banking office most convenient to you.

The U. S. National Bank
of Portland

Please send me a Custom Credit application form.

NAME _____

ADDRESS _____

CITY _____ ZONE _____

STATE _____

THE UNITED STATES NATIONAL BANK of Portland