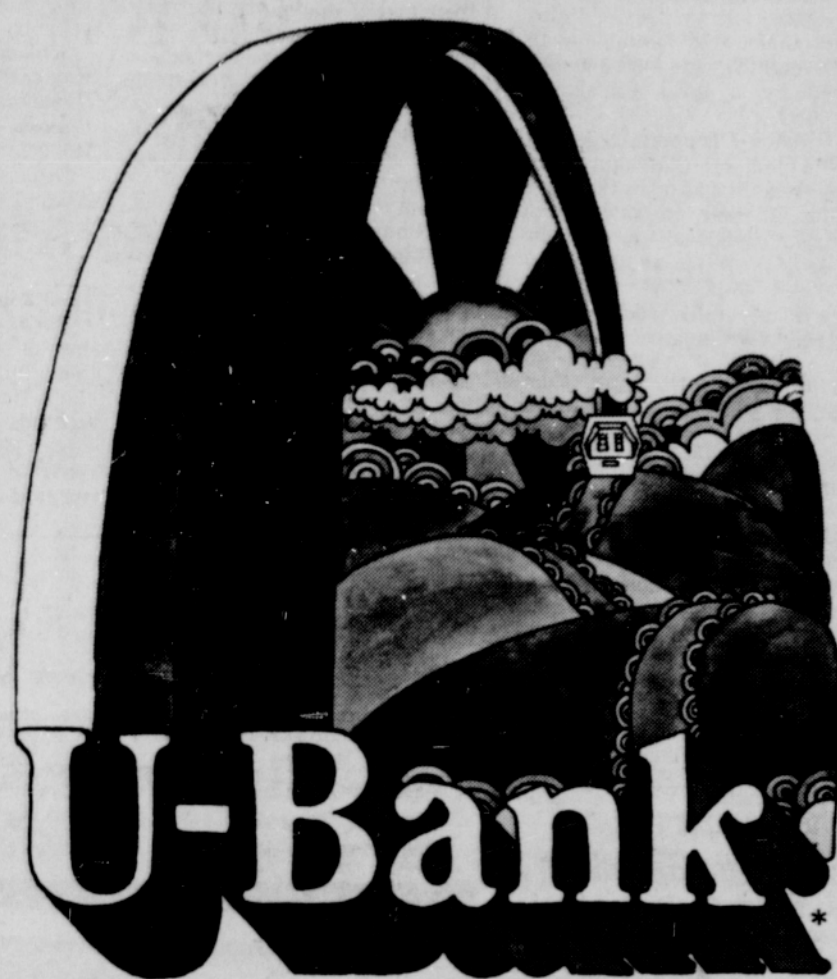


At U.S. Bank, personal service isn't just a lot of talk. It's a lot of personal services.



In 1972, banking became more convenient for our customers than ever before, thanks to a new service called U-Bank. It's a self service facility that allows our customers to make transactions 24 hours a day, 7 days a week, 365 days a year. Today, we have 30 U-Banks all around the state—more than any other bank in Oregon.

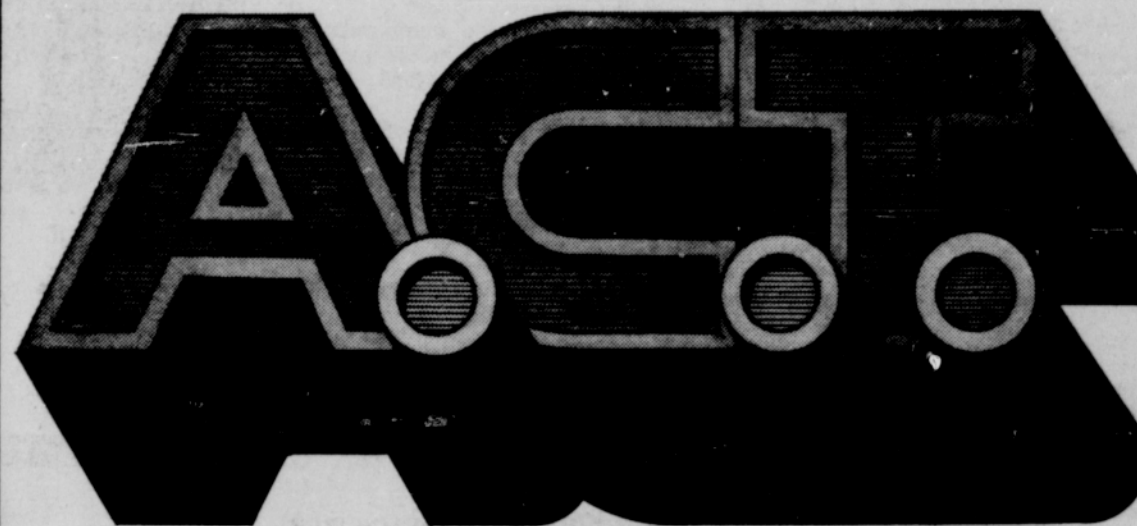


Probably the most popular new idea we introduced last year was Red Carpet Service. The whole idea was to put the personal touch back into banking, and we did it by putting a Personal Service Representative at a desk on a Red Carpet in the lobby of almost all of our 126 branches. Her job is to give you more personal attention. She can help you do everything from opening a new savings account to introducing you to one of our trust officers or discussing any banking relationship.

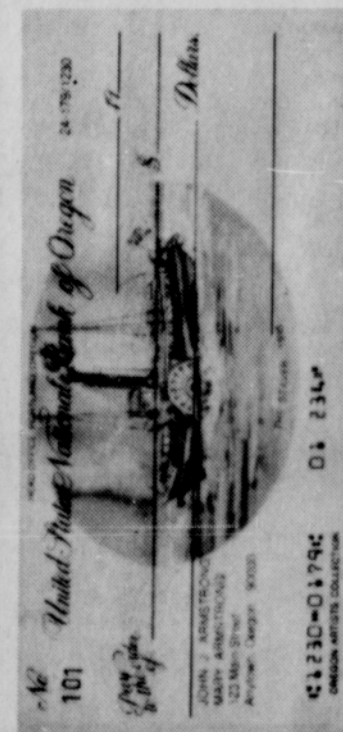
We're trying harder than ever before to simplify banking for our customers. That's why we introduced Money Master in 1972. So now, instead of receiving three, four or more statements each month, our Money Master customers get just one. A single statement. Summary and detail pages show balances, deposits, withdrawals, interest, and consumer loan payments. Money Master is one of the most modern new banking services available anywhere, and again, we're the only bank in Oregon that has it.

Money Master

We provide our customers with more than 83 different financial services, and Automatic Cash Transfer is one of the handiest of them all. Once you've signed up, you'll never have to worry about overdrawing your checking account or having access to cash in any emergency. All you do is write a check for the amount you need, and then we deposit an automatic cash transfer in multiples of \$100 into your account to cover your overdraft, and bill you on your next BankAmericard® statement.



Last year we began offering our customers something that's not available at any other bank in Oregon. Personalized historical checks. We pulled a page out of the Oregon history books and turned it into a gallery of specially commissioned paintings which appear on our new collection of personalized checks called the Riverboat Series. These beautiful sepia tone checks are another way of saying that banking is a very personal thing at U.S. Bank.



There's more good news for U. S. Bank customers in the months ahead. More new branches built wherever our customers need us most. More U-Banks in handier locations. More scenic checks. New features and extra services for our Money Master customers. Special loan programs. Easier, simpler ways to capitalize on your savings. But more than anything else, at U. S. Bank the accent will be on personal service. So if you're not one of our customers already, make your New Year's Resolution right now. Come on in and start the new year right at the United States National Bank of Oregon, where banking really is a very personal thing.

