



*Check us out!*

**\$1,000,000**

*Available for*



**HOME LOANS**

**AT A GREAT INTEREST RATE OF**

**7.99%/8.161% APR\***

**15 Year Fixed Rate Mortgage Loans**

**See Scott at Laurel National Bank**



\*APR=Annual Percentage Rate. The APR is based on \$50,000 loan on 180 monthly payments of \$477.66, 20% down payment or 80% loan to appraisal required. Owner occupied, conventional housing only. Some credit restrictions apply.

**CERTIFICATE OF DEPOSIT RATES**

|                                 |                                |                                  |                                  |                                  |                                  |                                  |                                  |
|---------------------------------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|
| <b>3 MONTHS</b><br>4.84%<br>APY | <b>6 MONTHS</b><br>5.22<br>APY | <b>12 MONTHS</b><br>5.63%<br>APY | <b>18 MONTHS</b><br>5.73%<br>APY | <b>24 MONTHS</b><br>5.83%<br>APY | <b>36 MONTHS</b><br>6.09%<br>APY | <b>48 MONTHS</b><br>6.09%<br>APY | <b>60 MONTHS</b><br>6.09%<br>APY |
|---------------------------------|--------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|----------------------------------|

The minimum balance to open an account and obtain the APY is \$500. You must maintain a minimum balance of \$500 in your account every day to obtain the disclosed annual percentage yield. A penalty may be imposed for early withdrawal. \*APY is good thru 1/18/00

**MAIN BANK**

ACROSS FROM STATE POLICE POST  
LONDON, KY 864-9500

**SOUTH LAUREL BRANCH**

792 SOUTH LAUREL ROAD  
LONDON, KY 862-9300

HOURS: MON - FRI 7:30 AM - 6:00 PM;  
SAT 8 AM - 12 NOON  
DRIVE-THRU AT 792 SOUTH LAUREL ROAD  
OPEN UNTIL 2:00 PM ON SAT.

**WE ARE Y2K READY!**  
**MEMBER FEDERAL**  
**RESERVE BANK**



**DRIVE-THRU BRANCH AT 792 S. LAUREL ROAD LOCATION  
NOW OPEN UNTIL 2:00 PM ON SATURDAY**