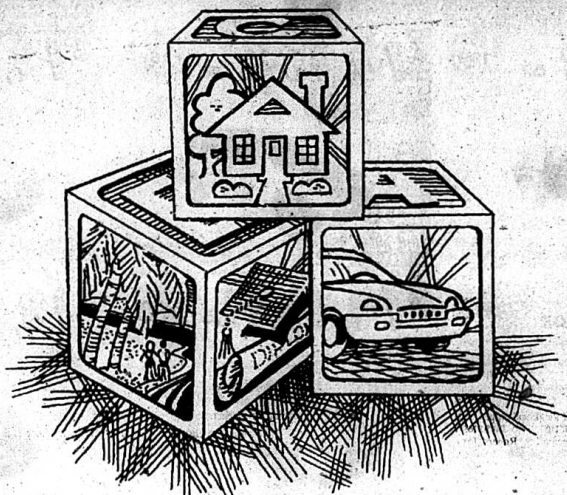


CITIZENS BANK MAKES PERSONAL LOAN SERVICE AS EASY AS A-B-C.



Talk with us today to put our prompt loan service and attractive interest rates to work in your life!

Now is the time to put low interest rates to work with Citizens Bank. Perhaps it's time to remodel your home or to purchase a car. Maybe the day has arrived to take the family on a dream vacation, or to educate a child.

Whatever your loan needs may be, Citizens Bank stands

ready with prompt, personal loan service that consistently reminds you that your dreams are important to us, too.

Take a moment to talk with Keith Smith or Anthony Asher in Mt. Vernon, 256-2500; or Delores Phelps or Violet Cash in Brodhead, 758-8212. They have the solutions you need.

Citizens Bank

Member FDIC

Brodhead
758-8212

Mt. Vernon
256-2500

McKee
287-8390



Real People. Real Progress.