

WHEN YOU START BANKING WITH US, WE WON'T TALK DOWN TO YOU.

Ever get the feeling no one seems to take you seriously when you've just left school or university? Few people seem interested enough to explain things properly. Or to treat you like an adult.

Well, at your local Trusteebank, we won't make you feel small or unimportant. Promise.

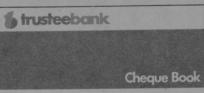
So even before you get your very first pay,

come on in and see us.

The first thing we'll tell you about is Payline, our unique direct credit system.

Your wages can be paid automatically into your account . . . and you can arrange to have regular amounts distributed to other accounts to cover any of your regular commitments (rent, insurance, savings — that sort of thing). All for free.

Then for your day-today living,



a Trusteebank Cheque Account is really handy. A whole lot safer than carrying lots of cash around too.

One more way we'll make life a whole lot easier for you is by giving you a Cashflow Card — you'll have

access to automatic 'after hours' banking every single day of the week. Even on



the weekends (it's almost as exciting as playing Space Invaders).

The next step, when you've established a reasonable banking history, is to apply for your own

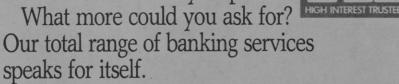
Trusteebank Visa ... the all-in-one bank credit card with the colour photo.



And there's something you just can't afford to miss; our HIT Account (High Interest Trustee Savings). It's for your serious regular savings because your money will earn

high daily interest in total security.

Very important.



Your local Trusteebank. When you look us up for help and advice, we won't look down on you.

Ever.



The one for all your banking needs.

AUCKLAND SAVINGS BANK; WAIKATO SAVINGS BANK; BAY OF PLENTY SAVINGS BANK; TARANAKI SAVINGS BANK; WANGANUI SAVINGS BANK; EASTERN & CENTRAL BANK; WELLINGTON SAVINGS BANK; CANTERBURY SAVINGS BANK; WESTLAND SAVINGS BANK; SOUTH CANTERBURY SAVINGS BANK; OTAGO SAVINGS BANK; SOUTHLAND SAVINGS BANK.