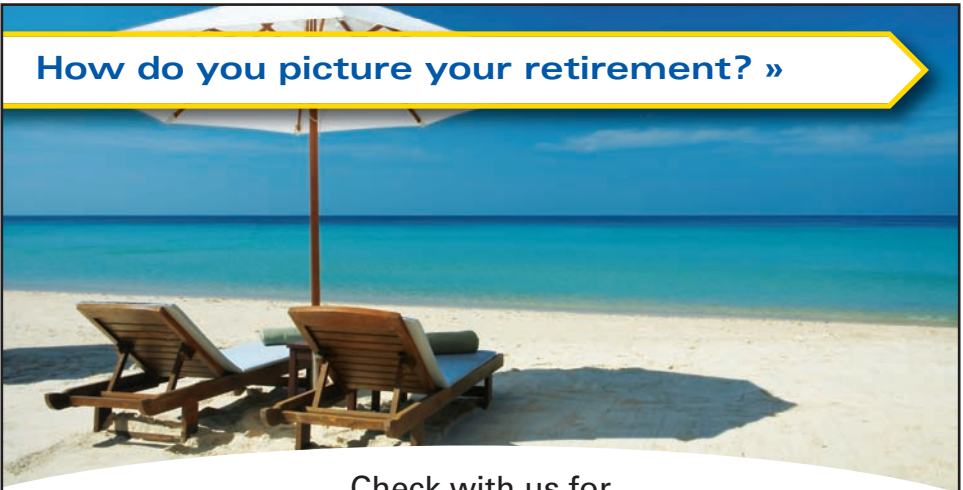


How do you picture your retirement? »



Check with us for
**INDIVIDUAL RETIREMENT
ACCOUNTS**

- 2007 contributions can be made as late as April 15, 2008.
- For the 2007 tax year, you may contribute up to \$4,000 if you are age 49 or younger and up to \$5,000 if you are age 50 or older.
- You may be able to use your contribution as a tax deduction. Consult your tax advisor for guidance.
- Bank IRA investments are FDIC insured up to \$250,000.
- IRAs are a wonderful way to save for retirement!

» **TRADITIONAL IRA**

allows you to save money without paying taxes until it is withdrawn. The money you put into an IRA can lower your taxable income and grows tax-free while it's in the IRA account.

» **ROTH IRA**

the most attractive part of a Roth IRA is that at retirement, your money is withdrawn without paying federal income taxes.

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