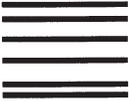
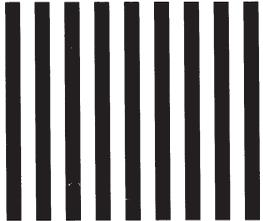


NO
POSTAGE
NECESSARY
IF MAILED
IN THE
UNITED STATES



BUSINESS REPLY MAIL

FIRST - CLASS MAIL PERMIT NO. 35 FRIENDSHIP IN

POSTAGE WILL BE PAID BY ADDRESSEE

THE FRIENDSHIP STATE BANK

PO BOX 357

FRIENDSHIP IN 47021



CARRY FRIENDSHIP

Wherever you go!

THE
FRIENDSHIP STATE BANK
Community Bank Card

Apply Today!



RELY ON FRIENDSHIP

Credit Account Protector (CAP) Benefit Description

Credit Account Protector (CAP) helps protect your credit rating and your family by making your minimum monthly payments up to \$500 if you become involuntarily unemployed, totally disabled, or take an unpaid leave of absence for 30 days or more. It will pay your balance in full, up to \$10,000 if you or your spouse die or suffer dismemberment.

Total benefits are limited to the lesser of your outstanding balance as of the date of loss or \$10,000. CAP costs no more than \$0.81 per \$100 of your balance each month and there's no charge when there's no balance on your account. Interest (except for CA life and disability benefits), premium accrued and charges made after the date of loss are not covered. This insurance is optional and you may cancel at any time. The effective date of coverage is the next statement billing date after receipt and acceptance of your enrollment. If you enroll, carefully read the certificates which we send you. Enroll now by signing and returning the bottom of your application. Any person who knowingly and with intent to defraud or deceive any insurer files a claim containing any false, incomplete or misleading information may be guilty of a crime. Penalties may include imprisonment, fines and denial of insurance benefits.

Eligibility: You are eligible for CAP if you are a cardholder, under the age of 71 (age 65 in CA; 66 in DE) and your account is in good standing. The person whose signature appears on the enrollment form is designated as the primary cardholder; only one primary cardholder per account. CAP covers only the primary cardholder for disability, unemployment and family leave. You must be insured at date of loss to qualify for benefits. Benefits are determined as of the date of loss. Coverage stops when you reach age 71 (age 65 in CA; 66 in DE; 72 in NM), or when your account becomes 90 days past due. Spousal benefits are not available in NJ, NC, PA & TX. CAP is not available in VA. CO residents must be currently employed to enroll.

Unemployment Benefit: Unemployment must be involuntary and does not cover retirement, resignation, incarceration, periods in which you are paid for work previously done, or self-employed people unless the business is closed for financial reasons. You must be gainfully employed at least 30 hours per week at the time of loss, and you must register at your local unemployment office. Benefits are not available in HI, ME, MA, MN, NY, PA & VT. Strike is not covered in IL. In AZ, there is no maximum age limitation for involuntary unemployment insurance.

Family Leave Benefit: The unpaid leave of absence must be due to special circumstances (i.e., birth or adoption of a child, accident or illness affecting an immediate family member, a call to active military duty or residence in a federally declared disaster area). You must be employed a minimum of 30 hours per week. Family leave resulting from a pre-existing illness of an immediate family member will not be covered in the first six months. Your coverage must be in force for 90 days before any claims are covered, and each covered claim is limited to six months of benefits. In CA, insurance premiums are reimbursed during family leave claims. Family leave benefits are not available in CT, HI, KS, MA, ME, MN, NH, NM, NY, OR, PA, TX & VT.

Life, Dismemberment and Disability Benefits: For CA and TN, CAP pays the balance on the account as of date of death of the primary account holder of the joint account holder up to \$10,000. AL suicide excluded first year. A dismemberment is defined as loss of sight in both eyes or a hand or a foot. Dismemberment is not covered in CA, KS, MN, NJ, NY, PA, RI & WA. Total disability means that due to accidental injury or sickness you are unable to perform the duties of your occupation and you must be attended by a licensed physician other than yourself. Disability benefits for ME & MA residents commence on the 31st day of disability. To be eligible for disability coverage, you must be gainfully employed 30 hours per week at the time your claim begins except in CA, GA, ID, IN, ME, MD, MI, MO, NJ, NM, NC, OK, OR, TN, TX, VT & WA. Disability benefits are not available in NY & PA. CA residents are not covered for disabilities resulting from normal pregnancy or intentionally self-inflicted injuries and may receive only limited benefits for other disabilities or suicide.

Monthly Program Costs Per \$100 Balance: \$0.81 in AR, DE, DC, FL, IL, IN, KY, LA, MS, SC, WY; \$0.73 in UT; \$0.72 in WI; \$0.71 in AK, GA, NJ; \$0.68 in NE; \$0.66 in MO; \$0.65 in KS, WA; \$0.58 in OR; \$0.576 in NM; \$0.56 in NH; \$0.55 in CT; \$0.535 in MD; \$0.50 in CO; \$0.30 in MN; \$0.253 in TX; \$0.22 in MA; \$0.19 in HI, VT; \$0.184 in ME; \$0.1088 in NY; \$0.07 in PA. The cost will be charged to your account each month. Premium rates can be increased upon written notice. If you cancel coverage within 30 days after receipt of your certificate, all premiums will be refunded.

Insurance Providers: Life, Dismemberment and Disability insurance underwritten by: The United States Life Ins. Co., New York, NY (forms G-19101/19081) in NY; American General Assurance Co./USLIFE Credit Life Ins. Co., Schaumburg, IL (form 280 in ME, form 275 in all other states). Involuntary Unemployment and Family Leave insurance underwritten by: American General Indemnity Co., Omaha, NE (form USI & UIC Series); Montgomery Ward Ins. Co., Schaumburg, IL (form 260 & 264 Series); and Colonial Penn Franklin Ins. Co., Valley Forge, PA (form 360 & 364 Series). If you live in NY, NJ, PA or TX please read the following: NJ residents may choose life and disability insurance coverage only (\$0.20 per \$100 balance); and TX residents may choose life & disability coverage only (\$0.196 per \$100 balance). Please write to American General Bancassurance Services, Inc., CAP Services, P.O. Box 1579, Neptune, NH 07754-1579 and request a special CAP enrollment form for Cardholder Services. PA residents: your signature on the enrollment form indicates your request for a special CAP application form as you may not enroll through this offer.

This disclosure is accurate as of April 1, 2002, and may be subject to change.

THE FRIENDSHIP STATE BANK Community Bank Card

Offers you...

» **A low 7.95% fixed APR**

» **No Annual Fee**

» **Make payments at any office of
The Friendship State Bank**

» **Check balances at any office of
The Friendship State Bank**

» **View your account summary online**

» **View statements online**

» **Pay your Visa bill online**

» **Find transactions online**

» **Print expense reports online**

» **Hassle free, no fee balance transfers**
*IT'S FAST AND EASY TO TRANSFER CREDIT
BALANCES TO YOUR NEW CARD TODAY!*