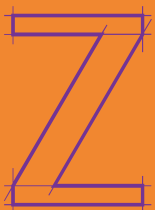




FIRST CITIZENS BANK

presents



greats





jazz greats

First Citizens Bank is pleased to sponsor this collection of legendary jazz giants for your enjoyment. Jazz has always been a form of expression that allows artists to truly stand out as individuals. At First Citizens, we believe the same is true of our customers. We've held these beliefs for over 100 years now, and we rank among the 100 largest banks in the country. While we've grown a bit during the 20th century, we think our bank is just the right size. In today's business environment, First Citizens offers many advantages. We're able to give you the benefits of a community bank and a major financial resource wrapped into one. We're large enough to provide the financial products and services you need in a timely manner. Yet we're small enough to be your partner in business. We believe that when you're successful we're successful.



jazz greats

At First Citizens, you'll get the personal attention you need to help you find the services that work best for your company. Our professional bankers know that there are nearly as many different types of businesses as there are people who run them and each business has its own needs and requirements. To meet those needs, First Citizens offers a full range of products and services to help you maximize the efficiency and productivity of your company's finances. Please review the following pages for a brief overview of our products and services.

We welcome the opportunity to visit you and show you what First Citizens can do for your company. In time we want you to think of us as more than your banking partner. We want to be one of the best assets your company has.

Meanwhile, enjoy these timeless performances by some of jazz's most legendary masters.

Your friends at First Citizens Bank.

* Checking & Savings Accounts

"Keep it simple, flexible and affordable." That's what customers tell us they want in a business checking account. And that is what you get at First Citizens. We offer a full range of checking accounts that can meet any business need. And best of all, most of our checking accounts are free of monthly service charges if you maintain a certain balance.* Along with a checking account, a savings account is a key component of every business' future. And First Citizens offers a variety of savings plans to choose from—savings accounts, money markets accounts and certificates of deposit.

* Refer to First Citizens' Business Banking Disclosure of Products and Fees for specific balance requirements and pricing.



*+ Cash Management

For any business, the ultimate goal of successful cash management is to increase profits and reduce costs. First Citizens has built a complete system of cash management services designed to put funds where they're most needed—ensuring you maximize your business's profits. Sweep Accounts* Collection, Concentration, Disbursement, Application and Information Services help your company generate and most profitably use excess cash. Our business professionals will help you tailor an effective system of services so that you can take advantage of today's financial opportunities.

*Sweep accounts are not deposits of the bank and are not insured by the FDIC.

*+ Business Online Banking (BOB)

It is critical to have accurate and complete assembling of information about every aspect of your business so you can plan for the future. This includes online systems and detailed account reports. At First Citizens we realize your time is important. That is why we developed Business Online Banking (BOB). BOB is a fully automated financial reporting, internet based system that connects your business with your First Citizens accounts. BOB offers timely and comprehensive reports on balance and account activity as well as enabling you to make routine banking transactions right from your desktop, securely. Get BOB and have your financial partner with you 24 hours a day.



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++ Credit Services ++

Timely, convenient access to credit is essential to all businesses. Because we understand that no two businesses are exactly alike, First Citizens offers a variety of credit services. We'll work hard to understand your business and tailor your loan to your company's financial needs. We offer term loans, lines of credit, business credit cards, factoring and small and large equipment leasing. So whether you're looking to expand, improve cash flow, lease or purchase equipment, First Citizens can help you meet your goal.

++ Normal credit approval applies.



++ International Services

More and more businesses are dealing in international commerce and looking to their bank for assistance. We provide a wide range of international banking services. Whatever your needs, if it concerns doing business internationally First Citizens speaks your language.



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++ Merchant Credit Card Processing Services

Credit cards make buying convenient for your customers, but in certain instances, they can slow down your cash flow. First Citizen's merchant credit card processing is a fast and cost-effective method of processing your business's credit card transactions. Best of all you get next day credit when you deposit your credit card transactions, making credit sales as valuable as cash.



++ Trust Services

Trust is clearly the most personal, and often least known, service that First Citizens offers. In short, we help plan for the management and seamless transfer of wealth. The specific needs of individuals, families and business owners are quite different. Our customized solutions help with the transfer of your estate to your heirs or the sale of a business. We handle our duties so skillfully and quietly that we remain a mystery to many. Contact a First Citizens Trust Officer today to learn how we can help.



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Retirement Plans

In today's competitive labor market, a retirement plan with quality investment options can be critical to attracting and retaining talented and skilled employees. That's where our daily-valuation 401(k) retirement plans play an important role. And we offer many other types of plans, such as profit sharing and defined benefit programs. All with a no-hassle turn-key approach. Talk to a First Citizens Retirement Specialist today and learn how we can build the right retirement plan for your company.



Investor Services


The world of investing can often be so confusing. There are so many products and so many providers. That's where First Citizens Investor Services can help. Our seasoned Investment Representatives can guide you through the investment maze and help identify the right investments for you. Whether it's individual investment advice, help with a retirement rollover or business investing, First Citizens Investor Services should be your first choice.

INVESTMENTS IN SECURITIES AND ANNUITIES:

ARE NOT FDIC INSURED	ARE NOT BANK GUARANTEED	MAY LOSE VALUE
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BROKERAGE SERVICES ARE OFFERED THROUGH FIRST CITIZENS INVESTOR SERVICES, INC. MEMBER NASD/SIPC

JAZZ *greats*

hile what you've just read gives you an overview of some of our more popular products and services, these alone are not what make us First Citizens Bank. The more we work with you, the more you'll come to see us as another partner in your business. It's in our best interest to see you succeed, and you'll see that commitment every time you deal with us. Let us show you how we can help your business prosper. After 100 years, we've come up with some pretty good ideas.

jazz greats

Louis Armstrong & His All-Stars
A Theme from the "Threepenny Opera" (Mack the Knife)

The Dave Brubeck Quartet
Take Five

Pete Fountain & His Band
Lazy River

Errol Garner & His Trio
Poor Butterfly

Ella Fitzgerald & the Chick Webb Orchestra
A-Tisket-A-Tasket

Ramsey Lewis
The "In" Crowd

Count Basie & His Orchestra
One O'Clock Jump

Al Hirt & His Band
South Rampart Street Parade

Benny Goodman & His Orchestra
Sing Sing Sing (With a Swing)

Duke Ellington, His Piano & Orchestra
Satin Doll


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SONY MUSIC SPECIAL PRODUCTS

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