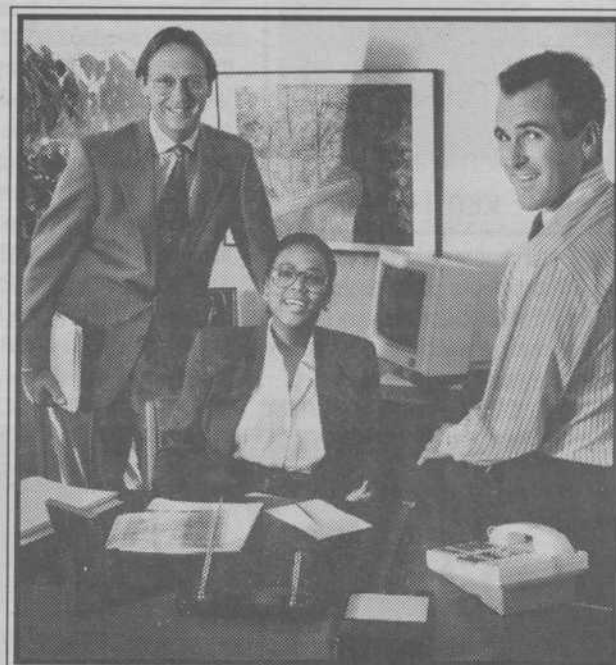


September 17: Valley Bank



September 18: Bank of America

Although we've known you for years, we'd like to introduce ourselves.

Valley Bank Becomes Bank of America.

When Valley Bank opens its doors as Bank of America, you'll find the same smiling faces. The same friendly service. Only now, we have the resources of the Bank of America behind us. And you'll have access to more ATMs, a 24-hour customer

service telephone line and the most convenient network of branches in the state of Nevada. When you're in the neighborhood, please stop by. Although our name has changed, we're still the same friendly people we've always been.

BANKING ON AMERICA™

 **Bank of America**