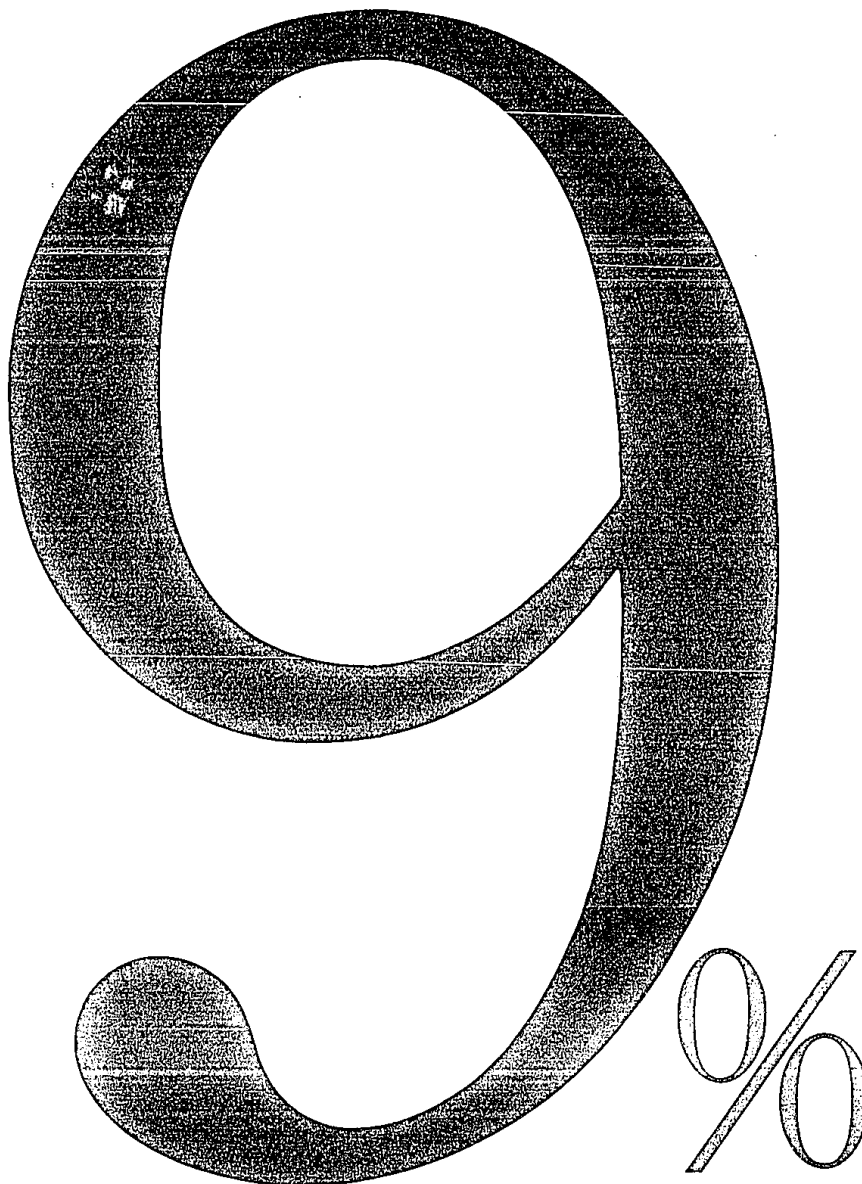




IT'S SOLID AND LIQUID AT THE SAME TIME.

Most things are pretty much black and white. Oil and water don't mix. East is East. West is West. Something can't be solid and liquid at the same time. Well, not so with The FirstRate Fund. Because it earns you a great rate, without tying up your principal.

Earn 9 Percent For Up To 60 Days.

From October 2 until November 30, The FirstRate Fund earns interest at an annual rate of 9 percent.



After that, it's tied to the 91-day Treasury Bill, guaranteeing a highly competitive rate. All it takes is a \$10,000 deposit to start. And you can add to it, whenever you like. Make a withdrawal and you won't have to pay a penalty.

So, by all means, open your FirstRate Fund now, and earn an annual rate of 9 percent for as long as possible.

Solid. And Liquid, Too.

Unlike some other investments with a high return like the FirstRate Fund, you can get to your money, whenever you need to.

All you have to do is drop us a line. Seven days later, you'll have your money.

We'll even call to tell you when you can pick up your check.

Insurance For Your Money.

Most investments like this require some risk taking. Not so with The FirstRate Fund.

Your bank deposits are FDIC insured for up to \$100,000. Meaning your principal's safe to the maximum amount allowed by law.

In short, you have nothing to lose. But an awful lot to gain.

Where's The Fine Print? You Just Read It.

If you're going to name something FirstRate, it ought to be just that.

So there are no funny restrictions or conditions. Just a straightforward investment that, unlike a lot of competitive investments, is unquestionably attractive. Which leaves us with one last question. What are you waiting for? The FirstRate Fund. Only from First of America.

Stop by any one of our First of America offices to invest in one, or call 1-800-544-6155.

Remember, this offer may not last forever, is available to individuals only, and may change without notice.

