

8.33%

EFFECTIVE ANNUAL YIELD

is good reason to put your DEFERRED COMPENSATION SAVINGS with BB&L.

BB&L PAYS 8% (an effective annual yield of 8.33%) on Deferred Compensation savings accounts from the first day of deposit. The minimum monthly deposit is only \$25 and there are absolutely no costs to participate.

If you are a member of the University faculty or staff or an employee of a State governmental agency, Deferred Compensation at BB&L may save you taxes.

It's easy to set up a Deferred Compensation savings plan. We'll handle the paperwork and coordinate with your employer.

There are lots of good reasons to save at BB&L. An 8.33% yield on Deferred Compensation is one of the best.

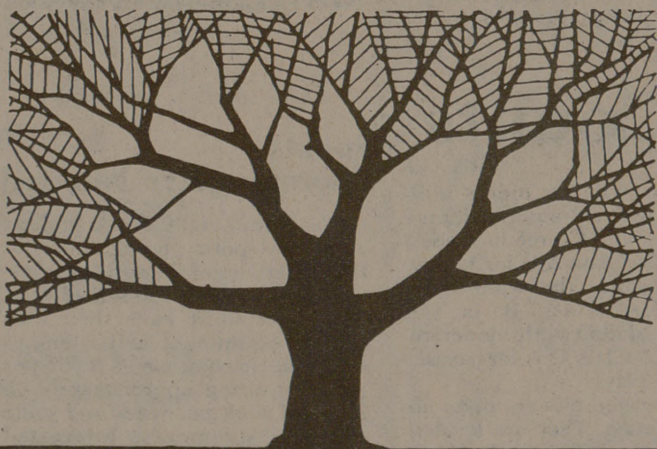
For more information, call Hazel Holland or Alice Graeber Clary (713/779-2800 collect) or mail the coupon below.

DEFERRED COMPENSATION GROWTH TABLE

If the amounts shown below are deposited monthly, the balance in your account will grow at 8% compounded continuously.

Balance at end of:	\$25	\$50	\$100	\$125
1st Year	\$ 311.29	\$ 622.58	\$ 1,245.16	\$ 1,556.43
2nd Year	648.50	1,297.00	2,594.00	3,242.50
3rd Year	1,013.80	2,027.60	4,055.20	5,068.99
4th Year	1,409.52	2,819.04	5,638.08	7,047.60
5th Year	1,838.20	3,676.40	7,352.80	9,191.01
6th Year	2,302.59	4,605.18	9,210.36	11,512.93
7th Year	2,805.65	5,611.30	11,222.60	14,028.24
8th Year	3,350.61	6,701.22	13,402.44	16,753.05
9th Year	3,940.96	7,881.92	15,763.84	19,704.79
10th Year	4,580.48	9,160.96	18,321.92	22,902.38
15th Year	8,671.47	17,342.94	34,685.88	43,357.35
20th Year	14,774.51	29,549.02	59,098.04	73,872.57
25th Year	23,879.19	47,758.38	95,516.74	119,395.93
30th Year	37,461.76	74,923.52	149,847.04	187,308.80
35th Year	57,724.58	115,449.16	230,898.33	288,622.91
40th Year	\$87,953.16	\$175,906.32	\$351,812.63	\$439,765.79

BB&L



Your savings institution

BB&L



Your savings institution

Please send additional information
on Deferred Compensation savings.

2800 Texas Avenue • Bryan, Texas 77801

NAME _____
ADDRESS _____
CITY/STATE/ZIP _____
PHONE _____
EMPLOYER _____

MAIN OFFICE: 2800 Texas Avenue • Bryan, Texas 77801 • 779-2800