

# IRAs

## tax-sheltered savings for every wage earner.

New regulations for 1982 permit every wage earner to set aside up to \$2,000 in a tax-sheltered savings. Deposits in an Individual Retirement Account are deductible from income tax. Earnings are also tax exempt until retirement (when tax brackets are often lower). Savings insured up to \$100,000 by the FSLIC.

Opening an IRA is as easy as opening a savings account. Come to any of our offices for individual planning to make the most of this valuable tax exemption.

**25%**

interest on every deposit for first 30 days

then select either of the following:

**Variable Account: 13.455%** (through March 31, 1982)

**Fixed Account: 14.750%** (fixed for 18 months)



**BRAZOS  
Savings**

**Main Office:** Bryan, Tx. Other offices throughout  
Central Texas . . . and more to come.