We Have ABig Reason TO Smile. And So Do You.

Temple-Inland Inc. is proud to welcome a major portion of Southwest Federal Savings to our Financial Services Group.

This addition to our Financial Services Group, which includes eight banking centers to Guaranty Federal Savings Bank and 37 to Kilgore Federal Savings and Loan Association, not only strengthens our resources, but also our commitment to Texas.

Now we have over 100 banking centers in Texas, plus the capital strength to help Texans plan for their future, and the products and services to help them meet their financial goals. Deposits are insured up to \$100,000 by the FDIC. And now, with an expanded branch network, we've made banking even more convenient.

Temple-Inland is one of Texas' strongest corporations with interests in paper, packaging, building products and financial services industries. The acquisition of Southwest Federal Savings means we're keeping Texans' money in Texas, and Texans' interests in mind. And that's something we, our customers and you have to smile about.

TEMPLE-INLAND INC.

303 South Temple Drive, Diboll, Texas 75941



Corporate Offices: 8333 Douglas, Dallas, Texas 75225

Kilgore Federal

Savings & Loan Association

Corporate Offices: 1200 N. Kilgore Street, Kilgore, Texas 75662



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