

Copy from

Sherry Christie the Writer

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**Warmest wishes to our home equity customers!
(We've reserved a sizzler of a gift for you!)**

Dear [NAME]:

Season's greetings from all of us at Harris Bank! We're very pleased that you chose us to provide your Home Equity Line of Credit. And if your future plans include a major expense or purchase, we're offering a special gift to reward you for using your credit line soon:

An Omaha Steaks Gift Box... with our warmest thanks!

If you draw \$10,000 or more* from your Home Equity Line of Credit between November 12 and December 15, 2000, we'll send you a special thank-you gift from Omaha Steaks: four 6-oz. top sirloins. (Omaha calls them "our leanest, firmest, many say tastiest steak.") Just imagine this mouth-watering feast sizzling on your grill!

Make no bones about it: you've chosen the best way to borrow.

Are you thinking about a special holiday gift – perhaps a new car, boat, or RV? A cruise vacation you'll remember forever? Maybe renovating the kitchen, expanding the master bedroom, or adding another bathroom? Paying off high-cost credit cards? Whatever you have in mind, your Home Equity Line of Credit can help you make it happen.

Enjoy truly "choice" rewards when you use the attached checks!

To take advantage of your Home Equity Line of Credit, simply write one of the enclosed checks, visit any Harris office, or call 1-888-340-2265. You can use the funds for just about any purpose. As always, you benefit from a low, competitive interest rate and potential tax deductibility**. And now you can also enjoy a great steak dinner – on us!

If you have any questions, please call your Personal Banker or a Harris Banking Specialist at 1-800-546-6101. But remember, this special Omaha Steaks offer expires on December 15! We hope you'll take advantage of it... and accept our warmest wishes for a happy holiday season.

Sincerely,

Heather S. Warren
Vice President
Home Equity Marketing

Offer available only with balance increases of \$10,000 or more. Transactions must be dated between 11/12/00 and 12/15/00, and remain outstanding for 90 days to be eligible for the Omaha Steaks Gift Box offer. Please allow [#] weeks for home delivery. Only one Gift Box per line of credit. No cash equivalent or other substitution is permitted. Offer available while supplies last.

* Up to your available credit limit. All borrowings are subject to the terms of your original Home Equity Line of Credit Agreement.

** Please consult your tax advisor for details.

