 **National Westminister Bank USA**

3 Huntington Quadrangle
Melville, NY 11747-4677

INSIDE:
*A proven strategy for reducing your
1992 income tax bill...*

Form **1040** Department of the Treasury—Internal Revenue Service **1992**
U.S. Individual Income Tax Return

For the year Jan. - Dec. 31, 1992 or other tax year beginning _____ 1992 ending _____, 19 OMB No. 1545-0074

Label Use IRS label. Otherwise, please print or type.		Your Social Security Number _____ Spouse's Social Security Number _____ <small>For Privacy Act and Paperwork Reduction Act Notice, see Instructions.</small>
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Presidential Election Campaign	Do you want \$1 to go to this fund?	Yes	No	Note: <i>Checking "Yes" will not change your tax or reduce your refund.</i>
	If joint return, does your spouse want \$1 to go to this fund?	Yes	No	

Filing Status Check only one box.	1	<input type="checkbox"/>	Single
	2	<input type="checkbox"/>	Married filing joint return (even if only one had income)
	3	<input type="checkbox"/>	Married filing separate return. Enter spouse's SSN above and full name here. _____
	4	<input type="checkbox"/>	Head of household (with qualifying person). (See pg. 7 of Instructions.) If the qualifying person is your child but not your

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January 31, 1992

Mr. Sample A. Sample
123 Main Street
Anytown, NY 10000

*At last!
A proven strategy
from NatWest USA
for reducing your
1992 income
tax bill ...*

Dear Mr. Sample:

If you had up to \$50,000 in cash to spend tomorrow, you could:

- ...add an extra room to your home
- ...pay your child's tuition
- ...pay your holiday bills
- ...get a new car
- ...take that "dream" vacation.

Well, now you can -- by calling NatWest USA's Homeowners Advantage telephone hotline toll-free: 1-800-888-7782. The extra money -- plus substantial tax benefits -- can be yours, right away ... simply by making a short telephone call.

AN INSTANT LINE OF CREDIT UP TO \$50,000.

Did you know that, with the equity you've built up in your home, you may be eligible for a credit line of up to \$50,000 from NatWest USA?

Use the enclosed NatWest USA "Credit Line Estimator" to determine the maximum credit line you may apply for.

Importantly, the NatWest USA Homeowners Advantage Credit Line is, as the name implies, a line of credit -- not a loan. You can borrow against your credit line for up to the maximum amount AT ANY TIME, simply by using the handy checks we send you.

Best of all, there are no charges or monthly payments of any kind until you actually use your line. And, the interest payments may be 100% tax deductible.

A PROVEN STRATEGY FOR REDUCING YOUR 1992 TAX BILL.

Ordinarily, borrowing money is expensive, because under current tax laws, the interest payments on installment loans, credit cards, and other consumer debt are NOT tax deductible.

However, when you draw on your NatWest USA Homeowners Advantage Credit Line, the interest payments may be tax deductible, since the line is secured by the equity in your home. This makes borrowing affordable and can significantly lower the amount of income tax you pay when you file your 1992 tax return.*

THE NATWEST USA HOMEOWNERS ADVANTAGE CREDIT LINE
GIVES YOU THESE IMPORTANT ADVANTAGES:

- ** YOU CAN APPLY FROM THE COMFORT OF YOUR HOME. Just pick up the phone and call us toll-free at 1-800-888-7782, Monday - Friday, 8am to 9pm and on Saturday from 8am to 5pm. The call is free. And there is no obligation of any kind.
- ** LOW RATES. The current rate for the Homeowners Advantage Credit Line is a low 8.25% APR⁺, and the interest you pay may be 100% tax-deductible.
- ** NO CLOSING COST OPTION. Our regular closing fee is no more than \$300. But, if you select our No Closing Cost Option and borrow \$5,000 or more against your credit line at time of closing, we'll waive all fees ... so closing will cost you nothing.

CALL TODAY. THERE'S NO COST. AND NO OBLIGATION.

To apply for the NatWest USA Homeowners Advantage Credit Line, call toll-free:

1-800-888-7782.

Sincerely,



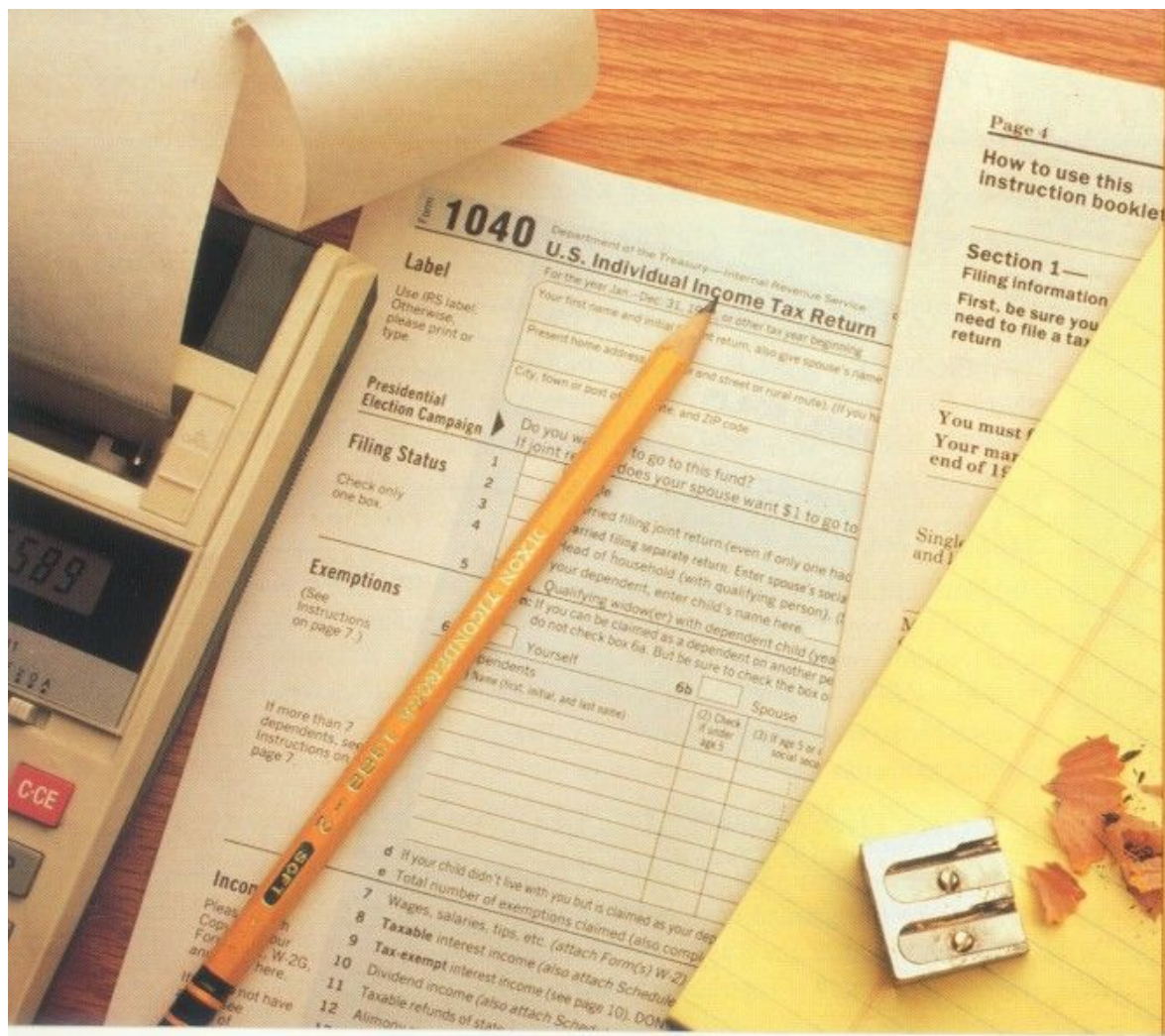
Joseph A. Pisano
Vice President

P.S. Isn't now a good time to begin planning to reduce your 1992 tax bill? For complete details, call toll-free 1-800-888-7782 today.

* Tax advantages may apply if you qualify under tax laws. Ask your tax advisor. All loans are subject to credit approval.

+ This credit line is a variable rate loan which has an annual percentage rate ("APR") set each month based on the highest prime rate quoted in The Wall Street Journal on the first Friday of each month ("Prime"). The APR is equal to Prime plus 1.75% for preferred customers (those who maintain a NatWest USA Personal Checking, NOW, or Money Market Account) and Prime plus 2.25% for all others. The Prime Rate on January 3, 1992 was 6.50%, resulting in an APR of 8.25% for preferred customers and 8.75% for all others. The lifetime APR cap is 16% for preferred customers and 16.5% for all others. If you select our Low Closing Cost Option, you will be required to pay certain fees to third parties to open your credit line. These fees generally total between \$160 and \$300. If you ask, we will give you an itemization of the fees you will have to pay to third parties. The credit line is secured by a mortgage on your 1-4 family house or condominium; co-ops do not qualify. The home must be located in Long Island, New York City, or Westchester.

For current rates, call 1-800-888-7782, Monday - Friday 8am to 9pm, Saturday 8am to 5pm.



*Introducing the
NatWest USA[®]
Homeowners
Advantage
Credit Line*

*A proven
strategy for
reducing your
1992 income
tax bill...*



**National
Westminster
Bank USA**

The NatWest USA[®] Homeowners Advantage Credit Line provides a unique tax advantage that only homeowners can enjoy.

Up to \$50,000 to use however you choose...

With the NatWest USA Homeowners Advantage Credit Line, you can gain access to an instant line of credit from \$7,500 up to \$50,000—money to use however you choose—and enjoy substantial tax benefits, as well.

What is the NatWest USA Homeowners Advantage Credit Line?

The NatWest USA Homeowners Advantage Credit Line is a line of credit secured by your home. Because it's a *line of credit*, and not a loan, you make no payments until you actually use your line. And, because it's secured by the equity in your home, the interest payments you make may be 100% tax deductible* — an important tax advantage that can *significantly* lower your income tax bill.

How does the NatWest USA Homeowners Advantage Credit Line work?

To activate your line, simply use one of the special checks we supply. Write one of these special checks for \$250 or more, up to your available credit limit, whenever you want. Your NatWest USA Homeowners Advantage Credit Line can be



used at a moment's notice; you don't actually borrow money *until you write a check.*

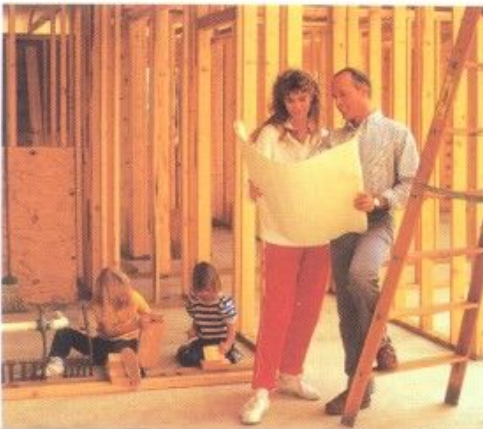
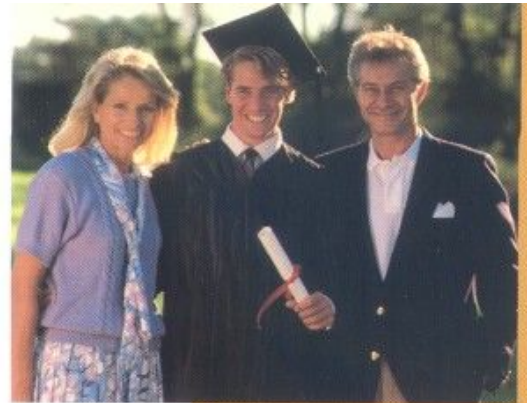
A unique tax advantage only homeowners can enjoy.

Interest payments on loans secured by the equity in your home may be fully tax deductible and are one of the few legitimate "tax breaks" the IRS allows. By comparison, under the current tax laws, interest payments on installment loans, credit cards, and other consumer debt are NOT tax deductible.

The NatWest USA Homeowners Advantage Credit Line makes borrowing easy *and* affordable.† By putting your NatWest USA Homeowners Advantage Credit Line to work to pay bills or tuition, consolidate debt, make home improvements, or buy the things you want to buy, you may significantly reduce the amount of income tax you pay this year.

No Closing Cost Option

You can open a NatWest USA Homeowners Advantage Credit Line for up to \$50,000 for a low closing fee of no more than \$300. Or, if you choose our No Closing Cost Option and borrow \$5,000 or more against your credit line at closing, we'll waive all fees—so closing will cost you *nothing!*



*To apply,
just pick up
the phone
and dial...*

1-800-888-7782.

For more information, current interest rates, or to apply for the NatWest USA Homeowners Advantage Credit Line, call toll-free 1-800-888-7782 from 8 am to 9 pm Monday through Friday and 8 am to 5 pm on Saturdays.

*Tax advantages may apply if you qualify under tax laws. Ask your tax advisor. All loans are subject to credit approval.

†This credit line is a variable rate loan which has an annual percentage rate ("APR") set each month based on the highest prime rate quoted in The Wall Street Journal on the first Friday of each month ("Prime"). The APR is equal to Prime plus 1.75% for preferred customers (those who maintain a NatWest USA Personal Checking, NOW, or Money Market Account) and Prime plus 2.25% for all others. The Prime Rate on January 3, 1992 was 6.50%, resulting in an APR of 8.25% for preferred customers and 8.75% for all others. The lifetime APR cap is 16% for preferred customers and 16.5% for all others. If you select our Low Closing Cost Option, you will be required to pay certain fees to third parties to open your credit line. These fees generally total between \$160 and \$300. If you ask, we will give you an itemization of the fees you will have to pay to third parties. The credit line is secured by a mortgage on your 1-4 family house or condominium; co-ops do not qualify. The home must be located in Long Island, New York City, or Westchester.

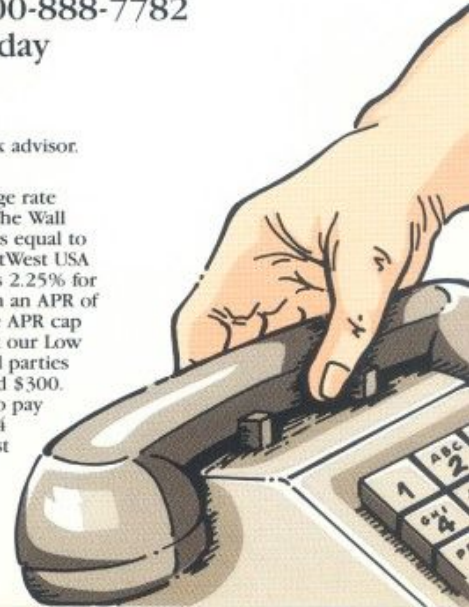


**National
Westminster
Bank USA**

Member FDIC



EQUAL
HOUSING
LENDER



The NatWest USA[®] Homeowners Advantage "Credit Line Estimator"

Here's how to figure out the maximum credit line you may apply for:

Step #1. Fill in the current market value of your home here (your best estimate is fine). \$ _____

Step #2. Multiply the current market value of your home by 0.75 $\times 0.75 = \$$ _____

Step #3. Fill in your remaining mortgage balance here. \$ _____

Step #4. Subtract #3 from #2. THIS IS THE MAXIMUM CREDIT LINE YOU MAY APPLY FOR FROM NATWEST (UP TO THE \$50,000 LIMIT) \$ _____

Call 1-800-888-7782 to apply...

When you call, it will speed your application to have the following information available:

- The current value of your home (item #1 above)
- The remaining balance on your mortgage (item #3 above)
- The name and address of your mortgage company and your mortgage account number
- Your social security number
- An asset list—for example, checking and savings accounts, stocks owned, etc.
- Other debts—including credit cards and any type of loan

Apply TODAY for your NatWest USA Homeowners Advantage Credit Line

Call toll-free 1-800-888-7782



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Westminster
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**EQUAL
HOUSING
LENDER**

