

First National Bank plans second branch

GAYLORD — First opened in 1975, First National Bank of Gaylord has grown rapidly from a base of \$750,000 in assets to an estimated \$16 million today.

The bank reached two facility milestones in 1980, with the completion of a major two-story addition to its main office at 501 W. Main Street, and the opening and dedication of its Waters branch office.

This year, plans have been approved for the construction of a second branch office in front of the K mart store being built on South Otsego Avenue.

The second branch will be called the Aspen Park branch.

On April 14, 1980, city VIP's and officer of First National were on hand for the special ribbon cutting ceremony that inaugurated the new customer lobby at the expanded main office.

Besides a full range of banking services, trust services through National Bank of Detroit also are available.

In 1980, First National declared the bank's first dividend for stockholders.

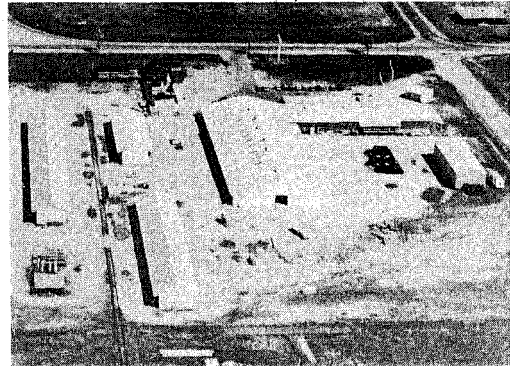
Conrad Schaffer is president of the bank.



THE COURTHOUSE PARK was a center for community life in Gaylord around the turn of the century. This view of residents enjoying a sunny summer day was taken from Court Street near Main, looking west. The cannon, which still sits on the same spot on the courthouse lawn, is visible in the background. The old courthouse was located to the left of the picture.

We're moving...

FORWARD IN '81



Thanks To You This Is Our
20th Year In Otsego County

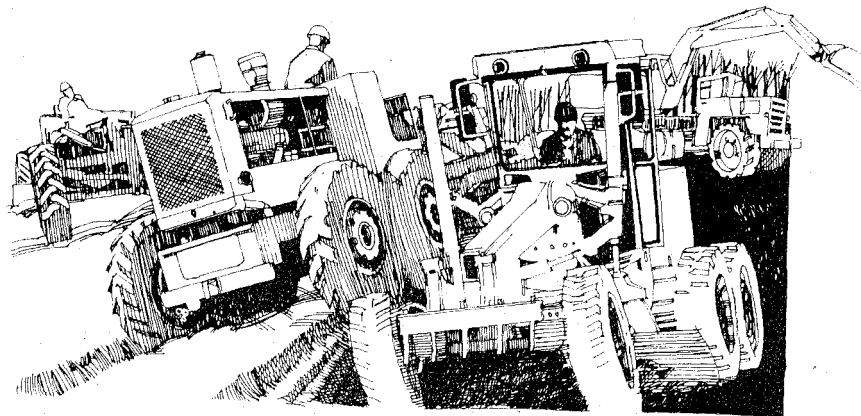
You are our vital resource

Old 27 North Gaylord
(517) 732-5136

Mon. Thru Thurs. 8 To 6
Fri. 8 To 8 Sat. 8 To 4



When you know Wickes, you know how!



Excavating Services For The Oil Industry

- Site Development, Clearing & Cleaning
- 24 Hour Service
- Radio Dispatched Equipment
- Serving All Of Northern Michigan

Proud To Contribute Services
To A Growing Industry

WCISEL

Construction

385 South Estates Drive

Gaylord

(517) 732-4656