

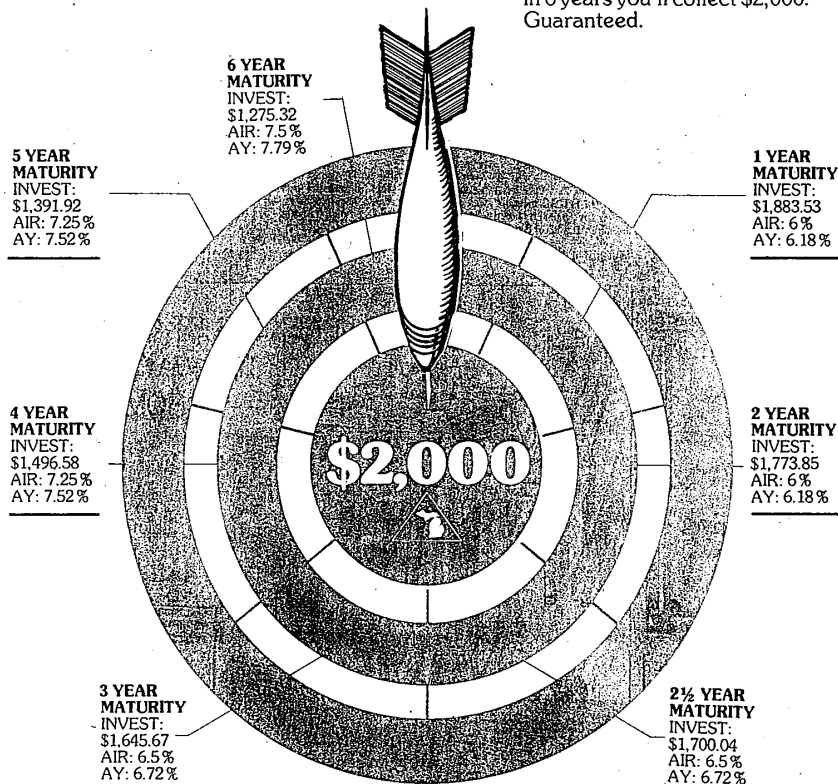
The Sure Way to Guarantee Your Financial Growth

Target Growth: \$2,000.00

To turn \$1,275.32 into \$2,000, Invest in a Target Growth Certificate.

AIR = Annual Interest Rate
AY = Annual Yield

Invest \$1,275.32 in a Target Growth Certificate now and, when the certificate matures in 6 years you'll collect \$2,000. Guaranteed.



Pick your own Target Growth Certificate. Target Growth Certificates offer you high yield, guaranteed savings without the uncertainty and risk of speculation. A Target Growth Certificate is insured up to \$40,000 by FDIC, an agency of the Federal Government; it's also a positive and professional savings plan that allows you to set your savings target and select a guaranteed rate of financial return in one easy step.

Target Growth Certificates are available to individuals, businesses and non-profit organizations. And because the certificates come in several different amounts with varying dates of maturity, you can set the savings target that's right for you, whether it's aimed at a retirement fund, a child's education, a down-payment, a major purchase or a special vacation.

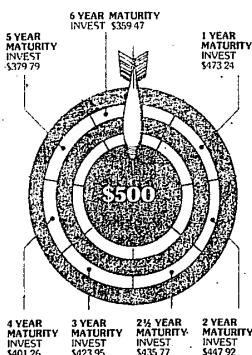
You know the exact amount you'll receive on your investment. And you know exactly when you'll receive it.

Terms and Conditions. Target Growth Certificates may be redeemed before maturity; however, Federal regulations require forfeiture of three months interest and interest reduction to the regular savings rate in effect at the time of redemption.

- Term of maturity begins on the date of purchase
- No additional deposits are allowed
- Interest is taxable and reported annually or as otherwise required by Federal and State laws and regulations
- No interest will be earned after the maturity date
- No partial withdrawal of amount deposited or interest earned is allowed
- Certificates may be redeemed at any branch
- Target Growth Certificates are non-negotiable. They may not be sold. They may be used as collateral with the value based on the amount deposited rather than maturity value.

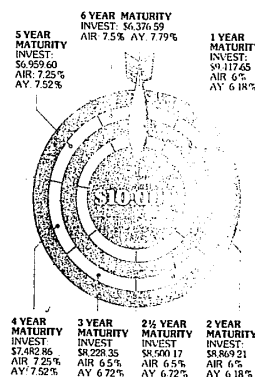
TARGET GROWTH: \$500.

Annual Interest Rate 5.5%
Annual Yield 5.65%



TARGET GROWTH: \$10,000.

AIR = Annual Interest Rate
AY = Annual Yield



Member
FDIC

Michigan National Bank Farmington

25882 Orchard Lake at 11 Mile

Accounts insured
to \$40,000