



High Interest Savings Accounts Available at Standard Federal Savings

5 1/4%
per year

Daily Interest Regular Passbook Savings Accounts

Day in, day out interest. Your Savings earn a full 5 1/4% interest per annum at Standard Federal Savings. Your money earns daily interest from the date of deposit to the date of withdrawal. Interest is paid and compounded quarterly. Interest payment dates are March 31, June 30, September 30 and December 31. Interest kept on deposit throughout the year increases the annual yield on your account to 5.35%. If you desire, the interest can be mailed to you quarterly. Withdrawals from this account can be made without advance notice and without penalty. Interest is paid right up to the date of withdrawal.

6 1/2%
per year

One-Year Certificate Savings Accounts*

\$1,000 MINIMUM DEPOSIT

Your savings will grow even faster in one of Standard Federal Savings certificate savings accounts. To qualify for a 6 1/2% one-year certificate savings account, you simply keep \$1,000 or more on deposit for 12 months. Interest is paid and compounded quarterly to yield 6.66% annually.

6 3/4%
per year

30-Month Certificate Savings Accounts*

\$1,000 MINIMUM DEPOSIT

Similarly, you can earn a greater rate of return on your savings with this Standard Federal Savings certificate savings account. To qualify, you keep \$1,000 or more on deposit for 30 months. With interest paid and compounded quarterly, the yield is 6.92% annually.

7 1/2%
per year

48-Month Certificate Savings Accounts*

\$1,000 MINIMUM DEPOSIT

To qualify for the high 7 1/2% Certificate Savings Account you must deposit \$1,000 or more in this account for 48 months. Interest is paid and compounded quarterly to earn 7.71% annually.

7 3/4%
per year

72-Month Certificate Savings Accounts*

\$1,000 MINIMUM DEPOSIT

To earn the highest rate of interest, deposit \$1,000 or more for 72 months. With compounding interest the effective rate is 7.98% annually!

Get an interest
check every month
with a
**Check-A-Month
Certificate
Savings Account***

With a Check-A-Month Savings Account you receive an interest check each and every month without disturbing the principal balance of your account. You can open a six year 7 1/4% Check-A-Month Certificate Savings Account; a four-year 7 1/2% Check-A-Month Certificate Savings Account; or, a thirty-month 6 3/4% Check-A-Month Certificate Savings Account. A deposit of \$5,000 or more is required for each Check-A-Month Certificate Savings Account; but no special even figure is needed!

*You can withdraw your money at any time. However, in accordance with federal regulations on all certificate accounts, a substantial interest penalty is required for early withdrawal. The withdrawn funds will lose 90 days' interest, and in addition, the interest on the withdrawn funds will be recalculated from the original term of the certificate at the then-current regular passbook interest rate.



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Comparative Highlights

ASSETS		SAVINGS	
December 31, 1976	\$1,769,004,756.15	December 31, 1976	\$1,634,109,761.65
Growth for 1977	318,096,116.77	Growth for 1977	298,971,595.03
Assets, December 31, 1977	\$2,087,100,912.92	Savings, December 31, 1977	\$1,933,081,356.68

169th Semi-Annual Statement of Condition December 31, 1977

ASSETS

First Mortgage Loans		
F.H.A. Insured	\$ 125,215,912.30	
G.I. Veterans Insured	61,894,238.52	
Standard Mortgage Loans and Contracts	1,529,437,048.40	\$1,716,547,199.22
All Other Loans		26,673,825.56
Cash On Hand and in Banks		13,548,614.94
Investments and Securities		291,041,481.38
Real Estate Owned and in Judgement		2,507,290.88
Loans Made to Facilitate Sale of Real Estate		1,611,724.98
Standard Federal Savings Buildings and Equipment Less Depreciation		14,589,750.61
Prepaid Federal Savings and Loan Insurance Corporation Insurance Premiums		4,313,633.03
Other Assets		16,267,392.32
Total		<u>\$2,087,100,912.92</u>

LIABILITIES AND NET WORTH

Savings Accounts	\$1,933,081,356.68
Advances From Federal Home Loan Bank	19,857,800.00
Loans in Process	8,283,186.81
Deferred Credits	8,967,425.83
Other Liabilities	14,017,152.17
Specific Reserves	563,969.43
General Reserves	\$ 70,210,300.00
Surplus	32,119,700.00
Total	<u>102,330,000.00</u>
	<u>\$2,087,100,912.92</u>

Milestones of our growth

Assets:		Savings:	
1977	\$2,087,100,912.92	1977	\$1,933,081,356.68
1972	875,475,497.37	1972	798,824,335.51
1967	373,747,702.22	1967	341,026,381.70

