

# Gifts to increase your pleasure while we increase your wealth.

We're having a little celebration to mark the announcement of two new First Federal savings plans—our Six-Month (26-Week) Investment Certificate Savings Account and our Eight-Year 8% Certificate Savings Account.

It's a party where everything is for you. You get to learn about these two new accounts, as well as all the other First Federal Cash-Master<sup>SM</sup> Savings Accounts, and you also get to choose a gift (free or at substantial savings) when you make a qualifying deposit to any First Federal Savings Account.

We think you'll be very pleased with the selection of stylish luggage. There's a complete assortment to choose from, including overnights, weekenders, even month-longs. We're sure you'll enjoy using these bags.

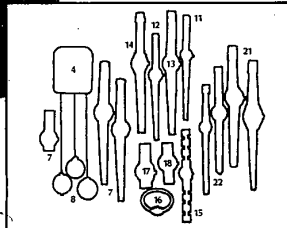
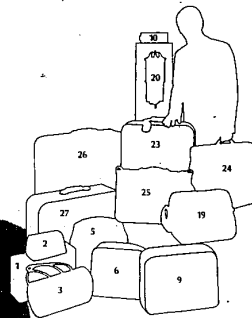
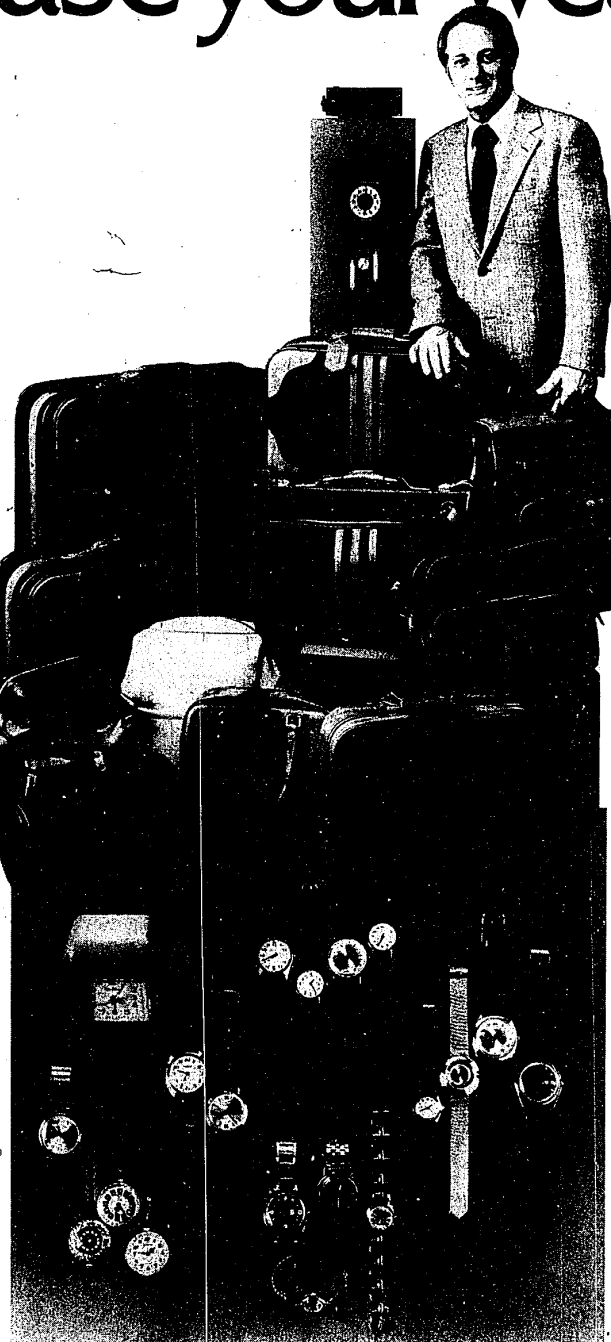
And to make sure you get to the airport or grandma's house or wherever on time, we also have a wide selection of fine watches in a wide range of styles, including men's, women's, goldtone, silvertone, wrist models, pendants, even one for your suitcase.

So check the gift chart to see how easily you can get one of these fine gifts. And check the savings rate chart to see how you'll benefit by having a savings account at First Federal.

We know what money is for.

Type of Account	Minimum Amount	Annual Rate	Effective Annual Rate*
8-Year Certificate <sup>†</sup>	\$1000	8.00%	8.24%
6-Year Certificate <sup>†</sup>	\$1000	7.75%	7.98%
4-Year Certificate <sup>†</sup>	\$1000	7.50%	7.71%
2½-Year Certificate <sup>†</sup>	\$1000	6.75%	6.92%
One-Year Certificate <sup>†</sup>	\$1000	6.50%	6.66%
Regular (Daily Interest)	No Minimum	5.25%	5.35%
6-Month <sup>‡</sup> Investment Certificate	\$10,000	The interest rate for this account is 1% or one percent higher than the average discount rate on U.S. Treasury Bills last issued. <sup>§</sup>	

<sup>†</sup>Federal regulations require a substantial interest penalty for early withdrawal from certificate savings accounts.  
<sup>‡</sup>Interest on all First Federal Savings Accounts (except 6-Month Investment Certificate) is paid and compounded quarterly.  
<sup>§</sup>Rate offerings are subject to change on a weekly basis. Call any First Federal office for current rates.



With your qualifying deposit to a new or existing savings account you receive one free gift or one discount purchase as follows:

Gift offer effective June 1	DEPOSIT			
	\$200	\$1,000	\$5,000	\$10,000 or more or more or more
1. Waterproof Insulated Picnic Bag	FREE	FREE	FREE	FREE
2. Airway Travel Accessory Kit	FREE	FREE	FREE	FREE
3. Airway Roll Tote	FREE	FREE	FREE	FREE
4. Travel Alarm	\$ 3.95	FREE	FREE	FREE
5. All Purpose Tote Bag	\$ 3.95	FREE	FREE	FREE
6. Airway Flight Tote Bag	\$ 3.95	FREE	FREE	FREE
7. Assorted Men's Swiss Watches	\$ 3.95	FREE	FREE	FREE
8. Assorted Ladies' Swiss Pendants	\$ 3.95	FREE	FREE	FREE
9. Airway Attache	\$ 8.95	\$ 5.95	FREE	FREE
10. Digital Snooze Alarm	\$ 8.95	\$ 5.95	FREE	FREE
11. Timex Ladies' Calendar, Gold	\$ 8.95	\$ 5.95	FREE	FREE
12. Timex Ladies' Calendar, Silver	\$ 8.95	\$ 5.95	FREE	FREE
13. Timex Men's Calendar, Gold	\$ 8.95	\$ 5.95	FREE	FREE
14. Timex Men's Calendar, Silver	\$ 8.95	\$ 5.95	FREE	FREE
15. Timex Ladies' Link Band	\$10.95	\$ 7.95	\$ 3.95	FREE
16. Timex Ladies' Expansion Band	\$10.95	\$ 7.95	\$ 3.95	FREE
17. Timex Men's Day/Date	\$10.95	\$ 7.95	\$ 3.95	FREE
18. Timex Men's Calendar	\$10.95	\$ 7.95	\$ 3.95	FREE
19. Airway Deluxe All Purpose Tote	\$10.95	\$ 7.95	\$ 3.95	FREE
20. Electric Pendulum Wall Clock	\$10.95	\$ 7.95	\$ 3.95	FREE
21. Timex Electric Men's Watch (Gold, Silver)	\$22.95	\$20.95	\$17.95	\$12.95
22. Timex Electric Ladies' Watch (Gold, Silver)	\$26.95	\$24.95	\$21.95	\$16.95
23. Airway Fashion 21" Carry-On	\$19.95	\$17.95	\$14.95	\$ 9.95
24. Airway Fashion Garment Carrier	\$19.95	\$17.95	\$14.95	\$ 9.95
25. Airway Fashion Two Sitter	\$21.95	\$19.95	\$16.95	\$11.95
26. Airway Fashion 26" Pullman	\$36.95	\$24.95	\$21.95	\$16.95
27. Airway Fashion 29" Overseas	\$29.95	\$27.95	\$24.95	\$19.95

Illustrated gifts are subject to availability at time of selection and the association's right to withdraw this offer at any time. All Prices plus 4% Michigan sales tax. Only one gift per account is permitted under Federal regulations and the right to limit the total number of gifts per person or family is reserved by the association. Gift offer not available in our Grand Rapids offices.

## First Federal Savings of Detroit

Main Office: 1001 Woodward Avenue, Detroit, Michigan 48226, Phone: 965-1400  
 Branch offices throughout Metropolitan Detroit, the Saginaw Valley, and in Grand Rapids.

Branch offices throughout the Detroit Metropolitan Area including one near you:

- Farmington  
Farmington Road  
South of Grand River  
478-3724
- Farmington Hills  
33333 W. 12 Mile  
at Farmington Road  
477-8500
- Livonia  
Middlebelt at 7 Mile  
474-4643
- Novi  
10 Mile and Meadowbrook  
348-9110
- W. Bloomfield Township  
Orchard Lake Road at Maple  
851-1343
- Southfield  
10 Mile West of Telegraph  
354-9030