Michigan Money Market Certificates.

\$10,000 Earns \$485.42* in 182 Days.

\$20,000 Earns \$970.85* in 182 Days.

\$50,000 Earns \$2427.11* in 182 Days.

*The Michigan Money Market Certificates pay 9.376 percent annual interest and have an effective annual yield of 9.972 percent, the highest return that any bank may pay. At the Michigan National Banks, the interest is compounded continuously. This is an annual rate and is subject to change upon renewal.

This rate is effective: February 1, 1979 - February 7, 1979.

Michigan Money Market Certificates are available with a deposit of \$10,000 or more at any Michigan National Bank.

Federal laws and regulations prohibit the payment of a time deposit prior to maturity unless 3 months of interest is forfeited and interest on the amount withdrawn is reduced to the passbook rate.



Michigan's Largest Statewide Banking Group — \$5 billion in total assets, 244 approved banking offices serving 2.4 million customers. Deposits insured up to \$40,000 by FDIC