

# Manufacturers Bank introduces Neighborhood Interest.



**Neighborhood Interest is the highest bank interest allowable in Farmington.**

At Manufacturers, we also offer you a wide variety of plans to help you save—and earn—money. Here's one of our newest and best.

## Money Market Time Deposits.

It's a unique way to save. Make a deposit of \$10,000 or more with us for 26 weeks. You get a very high rate of interest and very high earnings when left to maturity—higher than rates available to individuals on other kinds of deposits. Indeed, no bank or savings and loan institution can pay you more.

**12.93%**  
Annual interest rate (APR) (Not to Exceed 12.93%)  
**616.42**  
Your earnings after 26 weeks.

There are restrictions, however. If you should need to withdraw your funds early, federal regulations require a substantial interest penalty. They also prohibit the compounding of interest, and the annual percentage rate is subject to change should you decide to renew your deposit after 26 weeks. Money Market Time Deposits. Another way we show you neighborhood interest.

## Neighborhood Interest is helping you save more.

To help you make it, we now offer even more ways for you to save money. In fact, no bank gives you more ways to save.

### Save more with our new 5 1/4% interest rate.

Our regular statement savings accounts now pay you 5.25% daily interest, from date of deposit to date of withdrawal. Interest is paid monthly and compounded continuously for an effective annual yield of 5.467%. No other bank can pay you a higher rate of return on regular statement savings.

### Save more with our new Four-Year CD.

Now, even small savers can save more. This certificate of deposit requires only a \$500 minimum deposit, yet pays an interest rate just 1-1/4% below the average 4-year yield on U.S. Treasury Securities. The rate is established monthly and remains constant until maturity. See us for the current high rate.

### Save more with reduced minimum deposit requirements.

We've lowered the minimum deposit requirement to \$500 on all of our Certificates of Deposit. Now you can take advantage of even the higher yield certificates for just \$500.

### Save more with our large selection of Certificates.

We have a savings plan for every need. We'll be happy to discuss our wide variety of plans with you and recommend the one that best suits your needs and budget.

**Save more with no-service-charge checking.** Maintain a \$500 balance in any of our savings plans and you can enjoy unlimited check writing with no service charges. Helping you save more is another way of showing Neighborhood Interest.

## Bank hours

1. Eight Mile-Farmington—476-4000  
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.  
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m. Plus 24-Hour Cash Mail Service.
2. Grand River-Halstead—476-9886  
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.  
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m.
3. Orchard Lake-Thirteen Mile—553-4450  
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.  
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m.
4. Northwestern-Thirteen Mile—626-4141  
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.  
Drive-In Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.



## Neighborhood Interest is helping the police in Farmington Hills.

In December of this year, we were asked by the Farmington Area Advisory Council to help a worthwhile project concerning juvenile delinquency. We responded with an enthusiastic "yes."

We helped send Sgt. Richard Murphy, of the Farmington Hills Police Department, to the Delinquency Control Institute in Los Angeles, California. There, Sgt. Murphy mastered the latest techniques in delinquency control and administration. He finished the classes in March.

Today, with his recent promo-

tion, Officer Murphy recognizes that new methods and special training in areas such as juvenile delinquency can help prevent problems in Farmington Hills. And we're proud to have helped with his schooling.

Here's another worthwhile project of neighborhood interest. The bank has recently initiated a sort of local conservation campaign. A number of ducks from the Independence Green Duck Pond frequently walk across Grand River near Halstead Road. Consequently, some of them have been fatally wounded by rushing traffic. The bank decided to do something about it. The Farmington city fathers allowed us to put up "duck crossing" signs. The signs are up and warning motorists to slow down or stop for the crossing ducks. In addition to the signs, the Grand River-Halstead Office gives away small cups of seed to customers who wish to feed the ducks on the pond side of the road.

## Neighborhood Interest is what our Office Managers have in Farmington.

Our branch officers all over the Farmington area take an interest in other community activities, too. Here are some of them: One of our officers was recently elected to the board of the Farmington Crisis Center; our branch managers frequently speak at local schools; we're involved in Little League baseball, and we're also involved in the Annual Founders Day Festival.

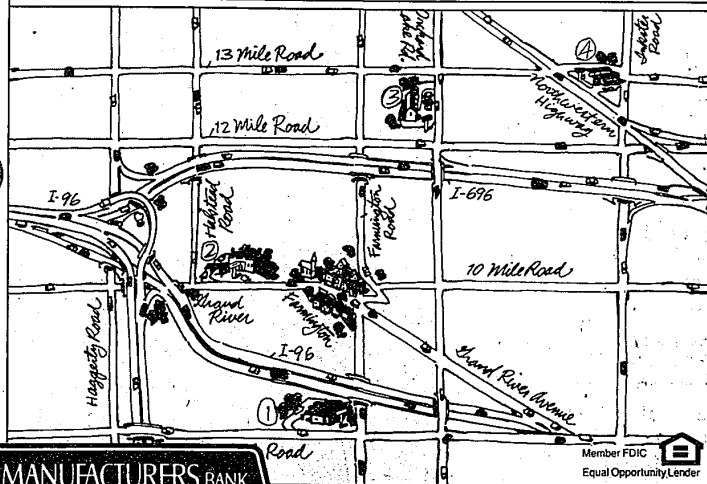
Many of our business loans are of neighborhood interest, too. Take Classic Auto Restoration of Farmington. It's a local company that, as its name suggests, restores classic cars for private owners all over the country. We helped Classic by extending to them a line of credit.

That's neighborhood interest... involved individuals helping Farmington to be an interesting place to live in.



From left to right: Don De Serrano, Branch Officer, Northwestern-Thirteen Mile Office; Sue Harrington, Branch Officer, Eight Mile-Farmington Office; John Christopher, Branch Officer, Orchard Lake-Thirteen Mile Office; John Gazette, Second Vice President, Grand River-Halstead Office.

## Neighborhood Interest is convenient bank locations in Farmington.



MANUFACTURERS BANK

Member FDIC  
Equal Opportunity Lender

# Neighborhood Interest can help you make it in Farmington.