

# STANDARD FEDERAL SAVINGS MAKES SAVING MORE REWARDING.



**NEW-WITH 26-WEEK MONEY MARKET CERTIFICATES, HAVE YOUR INTEREST  
AUTOMATICALLY TRANSFERRED MONTHLY INTO A 5½% SAVINGS ACCOUNT.  
PLUS...GET ONE OF THESE GIFTS FREE OR AT BIG SAVINGS.**

## 26-Week Money Market Certificate\*

Minimum Balance \$10,000.00.

Call 643-9583 for the current rate.

The interest rate on these certificates is determined weekly and paid at maturity.\*\* OR now, if you wish, you may have your interest paid on the last day of each month and automatically transferred, to a Regular Savings Account.

Your funds will immediately begin to earn more interest at the rate of 5½% per year. With quarterly compounding, the effective annual yield is 5.614%.

That's more than any bank can pay!

## 4-Year Money Market Certificate\*

Minimum Balance \$100.00.

The interest rate on this certificate is quoted on a monthly basis.\*\* In November the annual rate is 10.550% and with continuous compounding the effective annual yield is 11.290%.

## Non-negotiable Savings Certificate\*

Minimum Balance \$100,000.00.

Terms range from 30 days to 5 years with interest rates quoted by Standard Federal Savings on a daily basis. Call 643-9562 for current rates.\*\*

GIFT	Deposit \$500.00 or more	Deposit \$5,000.00 or more
Sunbeam Bath Scale	FREE	FREE
Sunbeam Alarm Clock	FREE	FREE
GE Steam and Dry Iron	\$ 5.00	FREE
Toastmaster Toaster	5.00	FREE
Sunbeam Blender/Dryer	5.00	FREE
Ratchet Socket Tool Set	5.00	FREE
National Semiconductor Calculator	5.00	FREE
Rival Crock-Pot	5.00	FREE
10 Speed Osterizer Blender	15.00	\$10.00
GE Digital Clock Radio	15.00	10.00
Ladies' Timex Watch	15.00	10.00
Men's Timex Watch	15.00	10.00

All these gifts available when you open or add to an account at Standard Federal Savings. Select a free gift or pay the amount listed for your gift. Federal regulations restrict the number of gifts to one per account, and no individual may receive more than one gift. No gifts are allowed for funds transferred from one Standard Federal Savings account to another. Gifts cannot be mailed. This offer good for a limited time only. Gifts offered subject to availability. Additional gifts not available for purchase.

## Retirement Savings Accounts\*

IRA is a personal, tax-sheltered retirement savings program. It is available for any working person who is not currently participating in a private or government retirement plan. The Keogh Plan, a tax-sheltered retirement plan for self-employed individuals, is also available.

## Other Standard Federal Certificates—minimum balance of \$100.00.

8% PER YEAR, 8-Year Certificate\*

8.24% effective annual yield with

quarterly compounding.

7¼% PER YEAR, 6-Year Certificate\*

7.98% effective annual yield with

quarterly compounding.

7% PER YEAR, 4-Year Certificate\*

7.71% effective annual yield with

quarterly compounding.

6¼% PER YEAR, 2½-Year Certificate\*

6.92% effective annual yield with

quarterly compounding.

6% PER YEAR, 1-Year Certificate\*

6.66% effective annual yield with

quarterly compounding.

Right now is a rewarding time to save money at Standard Federal Savings. The high interest rates on our insured Savings Certificate Accounts are guaranteed for the entire term of the individual certificate. High interest rate regular accounts are also available. A depositor's savings are insured to \$40,000.00. The rewards are here, for all savers.

\*Funds may be withdrawn at any time. However, funds withdrawn prior to maturity from certificates with a term of one year or less will lose 90 days' interest, or all interest if the funds have been on deposit less than 90 days. For certificates with a term of more than one year, the funds withdrawn will lose 180 days' interest, or all interest if the funds have been on deposit for less than 180 days.

\*\*The rate established at the time these accounts are opened is the rate in effect for the full term of the certificate.



ANN ARBOR:  
3200 Eisenhower Hwy. at Packard Rd.  
2630 Jackson Ave. at Maple  
BELLEVILLE:  
106 Main at Second  
BIRMINGHAM:  
50 West Big Beaver near Woodward  
90 West Maple at Pierce  
3700 West Maple at Lahar  
31040 Lahar at 13 Mile

BLOOMFIELD HILLS:  
835 W. Long Lake near Telegraph  
CANTON TWP:  
44101 Ford Rd. near Sheldon  
DEARBORN:  
400 Town Center Dr. in the  
Financial Plaza  
DETROIT:  
405 Griswold at Jefferson  
DETROIT—WEST:  
17500 Grand River near Southfield

25712 Grand River near Beech Rd.  
14211 Greenfield near Grand River  
18841 Fox at Manor  
24224 Joy near Telegraph  
16841 Schaeffer near McNichols  
DETROIT—EAST:  
14628 E. Jefferson at Marquette  
16330 E. Warren near Chute Drive  
11511 Kelly Rd. at Whittier  
FARMINGTON HILLS:  
22920 Middlebelt at 11 Mile  
32920 W. 13 Mile at Farmington Rd.

GARDEN CITY:  
5811 Middlebelt near Ford Rd.  
GROSSE POINTE WOODS:  
19700 Mack at Blossom Ln.  
LIVONIA:  
12230 Farmington near 6 Mile  
MADISON HEIGHTS:  
55 W. 13 Mile at John R  
PLYMOUTH TWP:  
4099 Ann Arbor Rd. at Haggerty  
ROCHESTER:  
1310 Rochester Rd. near Avon Rd.

ROYAL OAK:  
1406 N. Woodward near 12 Mile  
ST. CLAIR SHORES:  
25515 Harper near 10 Mile  
SHELBY TWP:  
4602 24 Mile near Shelby Rd.  
SOUTHFIELD:  
29405 Greenfield near 12 Mile  
25123 Southfield near 10 Mile  
STERLING HEIGHTS:  
36009 Schoenherr at Metro Parkway  
44100 Schoenherr at Lakeside Mall

TAYLOR:  
10700 Pelham at Allen Rd.  
TROY:  
2401 W. Big Beaver - Main Office  
2699 W. Big Beaver at Coolidge  
490 E. Long Lake at Rochester Rd.  
VAN BUREN TWP:  
2009 Riverchase near 194  
WARREN:  
3900 E. 14 Mile Rd. near Ryan  
30700 Schoenherr near 13 Mile

WAYNE:  
35150 Michigan at Wayne Rd.  
WATERFORD TWP:  
5619 Dixie at Cambrock  
WESTLAND:  
315 S. Warren near Cherry Hill  
YPSILANTI:  
123 W. Michigan at Washington