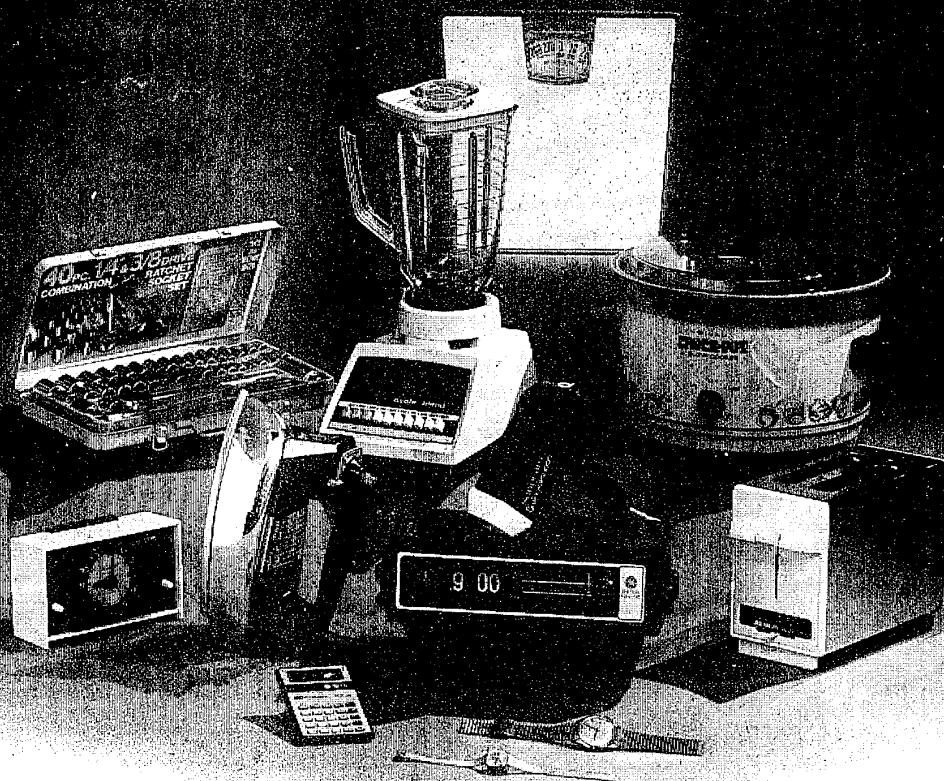


STANDARD FEDERAL SAVINGS MAKES SAVING MORE REWARDING.



NEW-WITH 26-WEEK MONEY MARKET CERTIFICATES, HAVE YOUR INTEREST AUTOMATICALLY TRANSFERRED MONTHLY INTO A 5½% SAVINGS ACCOUNT OR RECEIVE A CHECK-A-MONTH. PLUS...GET ONE OF THESE GIFTS FREE OR AT BIG SAVINGS WITH A DEPOSIT OF \$500 OR MORE.

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 monthly 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! A **Check-A-Month** is also available on this account.

4-Year Money Market Certificate.*

Minimum Balance \$100.00.

The interest rate on this certificate is quoted on a monthly basis.** In December the annual rate is 9.85% and with continuous compounding the effective annual yield is 10.503%.

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 the 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 Blower/Dryer	5.00	FREE
Ratether 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 prohibit the accumulation of interest on any gift. You 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 is not available for purchases.

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 ½% PER YEAR, 8-Year Certificate*

8.24% effective annual yield with quarterly compounding.

7 ½% PER YEAR, 6-Year Certificate*

7.98% effective annual yield with quarterly compounding.

7 ½% PER YEAR, 4-Year Certificate*

7.71% effective annual yield with quarterly compounding.

6 ¾% PER YEAR, 2½-Year Certificate*

6.92% effective annual yield with quarterly compounding.

6 ½% 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.

*Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts. Federal regulations also prohibit the accumulation of interest during the term of 26-Week Money Market Certificates.

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



ANN ARBOR:
1000 Webster Pkwy. or Packard Rd.
2630 Jackson Ave. at Maple
BELLEVILLE:
186 Main at Second
186 Main at Second
50 W. Big Beaver near Woodward
99 West Maple at Fifteen
3700 West Maple at Lahser
31040 Lahser at 13 Mile

BLOOMFIELD HILLS:
825 W. Livernois near Telegraph
CANTON TWP.:
44101 Ford Rd. near Sheldon
DETROIT:
40700 Center Dr. in the
Financial Plaza
16310 E. Warren near Outer Drive
16310 E. Warren near Outer Drive
FARMINGTON HILLS:
29590 Middlebelt at 11 Mile
32970 W. 13 Mile at Farmington Rd.

GARDEN CITY:
25713 Grand River near Beech Rd.
14221 Glastonfield near Grand River
10641 Joy at Manor
24224 Joy near Telegraph
LIVONIA:
16841 Schaefer near McNichols
DETROIT: 16841 Schaefer
14628 E. Jefferson at Manistique
16310 E. Warren near Outer Drive
16310 E. Warren near Outer Drive
FARMINGTON HILLS:
29590 Middlebelt at 11 Mile
32970 W. 13 Mile at Farmington Rd.

GROSSE POINTE WOODS:
19700 Mack at Blawen Ln.
17230 Greenuron near 6 Mile
MADISON HEIGHTS:
55 W. 12 Mile at John R
16310 E. Warren near Outer Drive
40930 Ann Arbor Rd. at Haggerty
ROCHESTER:
1310 Rochester Rd. near Avon Rd.

ROYAL OAK:
1406 N. Woodward near 12 Mile
ST. CLAIR SHORES:
2551 Harper near 10 Mile
STERLING HIGHLANDS:
4660 24 Mile at Shelby Rd.
SOUTHFIELD:
29493 Greenfield near 12 Mile
29493 Greenfield near 12 Mile
STERLING HEIGHTS:
3690 Schoenherr at Metro Parkway
44100 Schoenherr at Lakeside Mall

TAYLOR:
16730 Bolham at Allen Rd.
TROY:
2401 W. Big Beaver - Main Office
2699 W. Big Beaver at Coolidge
1901 W. Big Beaver at Chester Rd.
VAN BUREN TWP.:
2059 Rawsonville near 1-94
WALES:
35150 Michigan at Wayne Rd.
WATERFORD TWP.:
5619 Dixie at Cambrook
WHITE CLOUD:
315 S. Wayne near Cherry Hill
YPSILANTI:
123 W. Michigan at Washington
30700 Schoenherr near 13 Mile

WAYNE:
35150 Michigan at Wayne Rd.
WHITE CLOUD:
5619 Dixie at Cambrook
WHITE CLOUD:
315 S. Wayne near Cherry Hill
YPSILANTI:
123 W. Michigan at Washington
30700 Schoenherr near 13 Mile