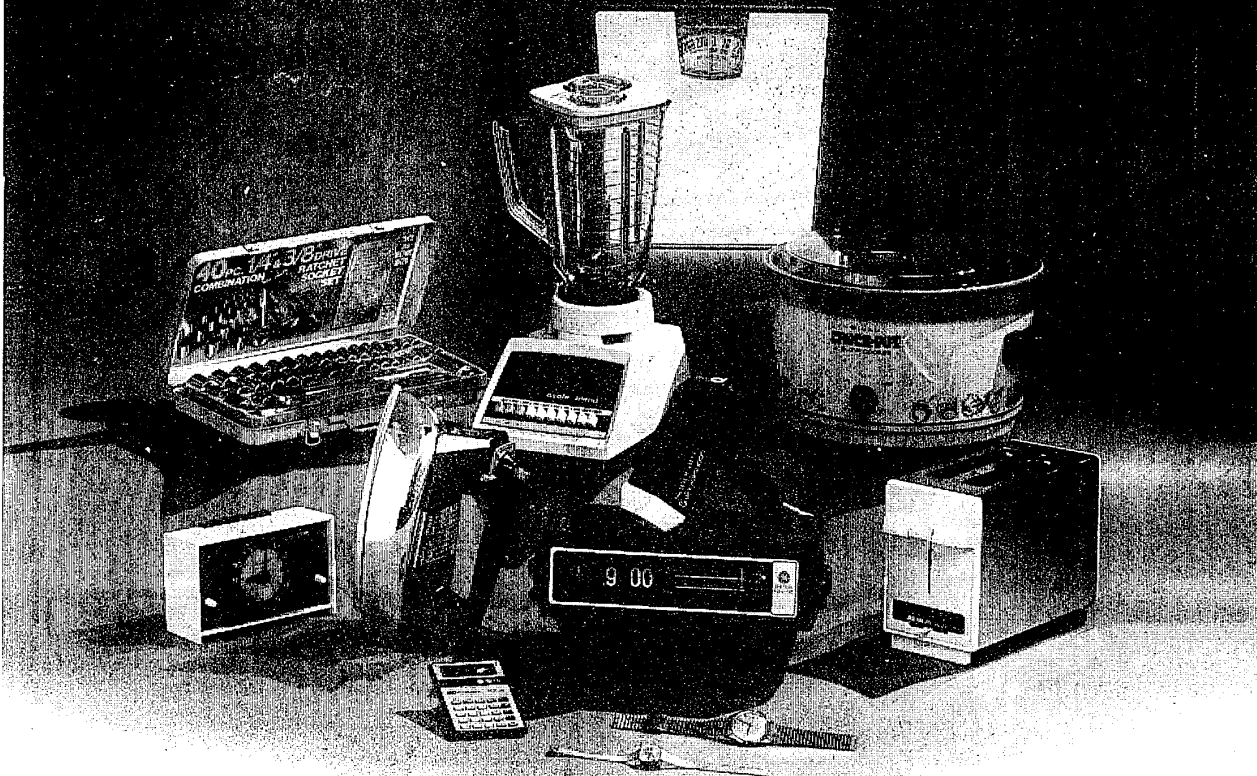


STANDARD FEDERAL SAVINGS MAKES SAVING MORE REWARDING.



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

4-Year Money Market Certificate*

Minimum Balance \$100,000.
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
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 are 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.

7½% 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.

6½% 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 compounding 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:
3200 Eisenhower Pkwy. at Packard Rd.
2630 Jackson Ave. at Maple
BELLEVILLE:
186 Main at Second
BIRMINGHAM:
91 West Big Beaver near Woodward
99 West Maple at Pierce
3700 West Maple at Lahser
11040 Lahser at 11 Mile

BLOOMFIELD HILLS:
825 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:
17540 Grand River near Southfield

25712 Grand River near Beech Rd.
14231 Greenfield near Grand River
10841 Joy at Manor
24274 Joy near Telegraph
16841 Schaeffer near McNichols
DETROIT—EAST:
14628 E. Jefferson at Manistique
16530 E. Warren near Outer Drive
11511 Kelly Rd. at Whittier
FARMINGTON HILLS:
22950 Middlebelt at 11 Mile
32910 W. 13 Mile at Farmington Rd.

GARDEN CITY:
5811 Middlebelt near Ford Rd.
GROSSE POINTE WOODS:
19700 Mack at Blossom Ln.
LIVONIA:
17220 Farmington near 6 Mile
MADISON HEIGHTS:
35 W. 12 Mile at John R
PLYMOUTH TWP:
40909 Ann Arbor Rd. at Haggerty
ROCHESTER:
1310 Rochester Rd. near Avon Rd.

ROYAL OAK:
1406 N. Woodward near 12 Mile
TROY:
2401 W. Big Beaver - Main Office
25515 Harper near 10 Mile
SHELBY TWP:
4660 24 Mile near Shelby Rd.
SOUTHFIELD:
29405 Greenfield near 12 Mile
23133 Southfield near 10 Mile
STERLING HEIGHTS:
16099 Schoenherr at Metro Parkway
41100 Schoenherr at Lakeside Mall

TAYLOR:
10700 Pelham at Allen Rd.
WESTLAND:
2401 W. Big Beaver - Main Office
2699 W. Big Beaver at Coolidge
940 E. Long Lake at Rochester Rd.
VAN BUREN TWP:
2069 Rawsonville near I-94
WARREN:
3900 E. 14 Mile Rd. near Ryan
30700 Schoenherr near 13 Mile

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