

Find out why no bank, credit union or savings & loan makes it as easy to earn more money on an interest/checking plan as NBD.

Compare your bank, credit union or savings & loan with NBD.

	NBD UniBank/Cash Management Account	Your bank, credit union or savings & loan
A single plan that offers both checking and savings.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A true "zero-balance" checking account that allows <u>all</u> funds to earn interest until needed.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
<u>No-charge</u> checking if you maintain an average balance of \$2000 in savings.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
Savings account that earns interest compounded continuously.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
One comprehensive monthly statement that monitors both savings and checking accounts.	<input checked="" type="checkbox"/>	<input type="checkbox"/>
A metro-wide system with thirty-four 24-hour banking locations to handle your deposits, withdrawals, transfers, etc. any day of the week.	<input checked="" type="checkbox"/>	<input type="checkbox"/>

Here's how UniBank/Cash Management works:

If you have both checking and savings accounts at various financial institutions with a total average balance of \$2,000—or if you have an average balance of \$2,000 in a single account—it makes good sense to shift your money to a Cash Management Account at National Bank of Detroit.

Here are two reasons why.

First, as long as you average a \$2,000 balance in your savings account, the plan has no service charges. Notice that the \$2,000 is an average balance. Not a minimum balance.

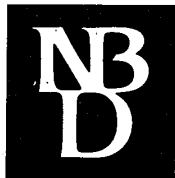
That means the balance in your account could drop well below \$2,000 during some parts of the month, provided you make it up with a higher balance during other parts of the month.

Second, the funds in your savings account earn the highest bank interest allowed by law. When funds are needed in your checking account to cover checks, only the exact amount is transferred—not increments of \$50 as is the case with some banks.

This allows you to keep a zero balance in your checking

account at all times while earning a maximum 5% annual interest compounded continuously on funds in your savings account. That's an effective annual yield of 5.20%.

So, if your objective is to keep all of your funds earning maximum interest all the time they're not actually needed to pay bills and cover checks, stop in at any nearby National Bank of Detroit office. One of our representatives will gladly answer any questions you may have about NBD's UniBank/Cash Management Account.



Member F.D.I.C.

UniBank/Cash Management Account.