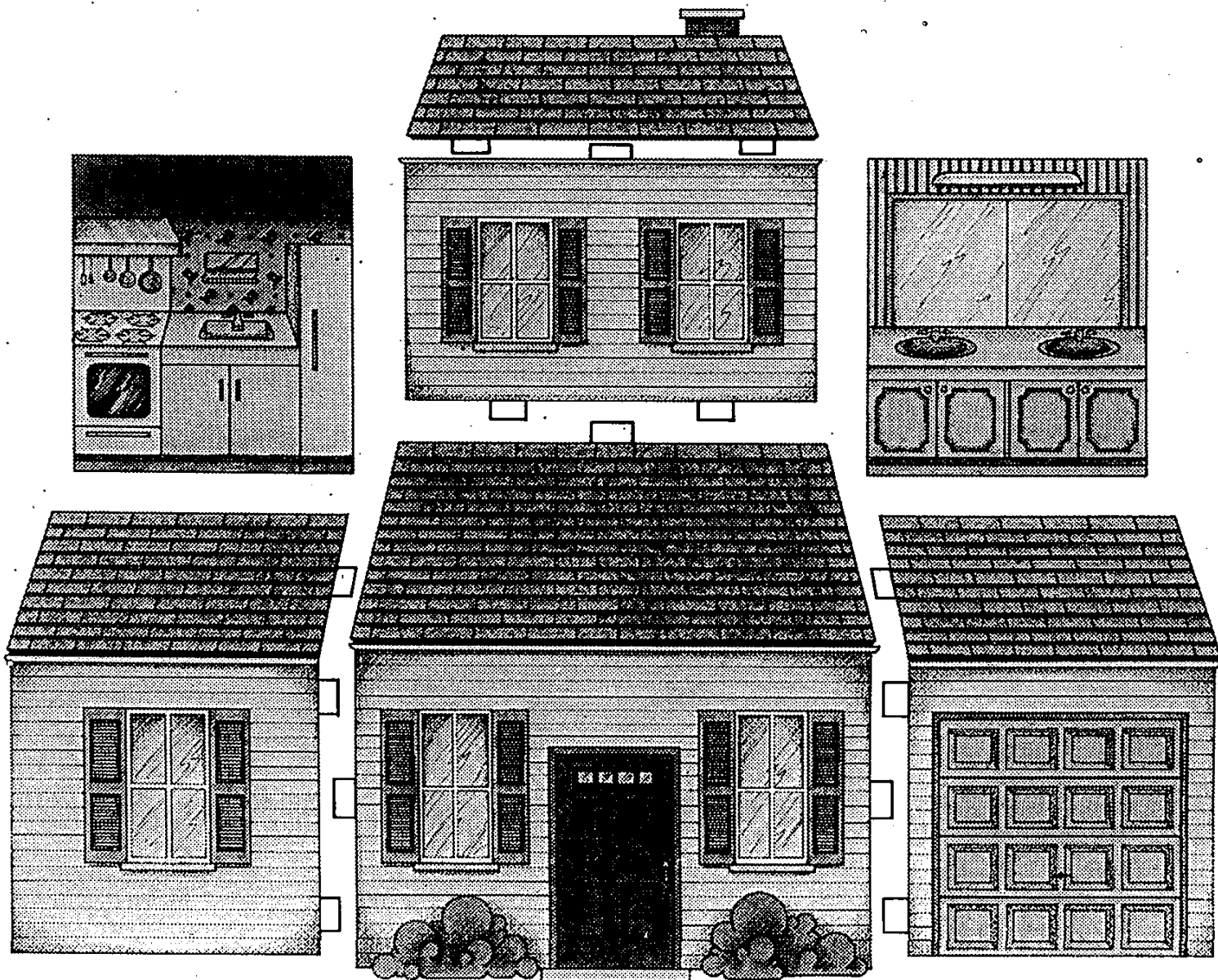


# It's so simple.



## A simple interest home improvement loan from Standard Federal.

That means interest is charged only on the remaining balance of your loan. If you make extra principal payments or pay off the loan early, you save on interest charges.

That's so economical.

Ample funds available for your needs with terms of up to 15 years.

That's so easy on the budget.

Standard Federal makes it simple for you everywhere you

turn. Stop in at any of our conveniently located offices. Tell us about your plans for that new addition or home improvement.

We'll help you make the loan application; then rush it through channels. What could be simpler?

**S**  
**STANDARD**  
**FEDERAL SAVINGS**

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