

Manufacturers Bank introduces Neighborhood Interest.



Neighborhood Interest is the highest bank interest allowable in Farmington.

At Manufacturers, we also offer you a wide variety of plans to help you save—and earn—money. Here's one of our newest and best.

Money Market Time Deposits

It's a unique way to save. Make a deposit of \$10,000 or more with us for 26 weeks. You get a very high rate of interest and very high earnings when left to maturity—higher than rates available to individuals on other kinds of deposits. Indeed, no bank or savings and loan institution can pay you more.

9.425%
Annualized rate for 26 weeks (June 7 to June 12)
\$476.48
Your earnings after 26 weeks.

There are restrictions, however. If you should need to withdraw your funds early, federal regulations require a substantial interest penalty. They also prohibit the compounding of interest, and the annual percentage rate is subject to change should you decide to renew your deposit after 26 weeks. Money Market Time Deposits. Another way we show you neighborhood interest.

Neighborhood Interest is more convenient banking.

To help you make it, we offer a wide choice of personal banking services to make banking more convenient for you.

Combined Checking/Savings

We've developed a new service that can save you time while you save money. The way it works: You combine your checking and savings at one bank. Ours! You receive one convenient monthly statement of your accounts. Savings interest is continuously compounded and paid each month.

Cash Line

Have you ever wished you could write yourself a loan? Well, with Manufacturers Cash Line, you can. It works two ways: Cash Line can be combined with your checking account to provide you with overdraft protection. Or, with special checks provided by the bank, you can write yourself a "loan" directly from your Cash Line line of credit. Either way, it's a great convenience.

Cash Man

Every hour of every day, Cash Man is on duty for you. In over 20 illuminated, weather-protected locations in the metropolitan Detroit area. With your Manufacturers

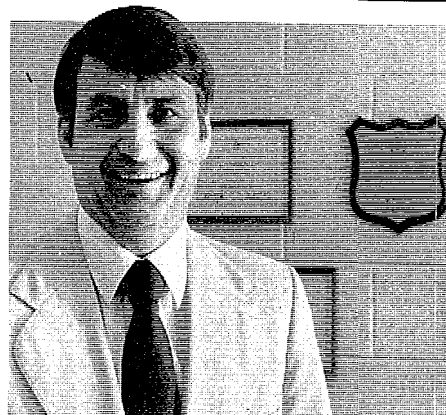
Cash Man card, you can make deposits or withdrawals on your checking and savings accounts. You can take a cash advance on your Manufacturers Master Charge account and can pay bills with it. You bank at your own convenience.

And many more

We've only highlighted a few of our services—all of them good reasons why you hear so many people say: "Manufacturers. That's my bank!"

Bank hours

1. Eight Mile-Farmington—476-4000
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m. Plus 24-Hour Cash Man service.
2. Grand River-Halstead—476-9886
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m.
3. Orchard Lake-Thirteen Mile—553-4450
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.
Drive-In Hours: Mon., Thurs. & Fri.—10 a.m.-7 p.m.; Tues. & Wed.—10 a.m.-4:30 p.m.; Sat.—9 a.m.-1 p.m.
4. Northwestern-Thirteen Mile—626-4141
Lobby Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.
Drive-In Hours: Mon.-Thurs.—10 a.m.-4:30 p.m.; Fri.—10 a.m.-7 p.m.



Neighborhood Interest is helping the police in Farmington Hills.

In December of this year, we were asked by the Farmington Area Advisory Council to help a worthwhile project concerning juvenile delinquency. We responded with an enthusiastic "yes."

We helped send Sgt. Richard Murphy, of the Farmington Hills Police Department, to the Delinquency Control Institute in Los Angeles, California. There, Sgt. Murphy mastered the latest techniques in delinquency control and administration. He finished the classes in March.

Today, with his recent promo-

tion, Officer Murphy recognizes that new methods and special training in areas such as juvenile delinquency can help prevent problems in Farmington Hills. And we're proud to have helped with his schooling.

Here's another worthwhile project of neighborhood interest. The bank has recently initiated a sort of local conservation campaign. A number of ducks from the Independence Green Duck Pond frequently walk across Grand River near Halstead Road. Consequently, some of them have been fatally wounded by rushing traffic. The bank decided to do something about it. The Farmington city fathers allowed us to put up "duck crossing" signs. The signs are up and warning motorists to slow down or stop for the crossing ducks. In addition to the signs, the Grand River-Halstead Office gives away small cups of seed to customers who wish to feed the ducks on the pond side of the road.

Neighborhood Interest is what our Office Managers have in Farmington.

Our branch officers all over the Farmington area take an interest in other community activities, too. Here are some of them: one of our officers was recently elected to the board of the Farmington Crisis Center; our branch managers frequently speak at local schools; we're involved in Little League baseball; and we're also involved in the Annual Founders Day Festival.

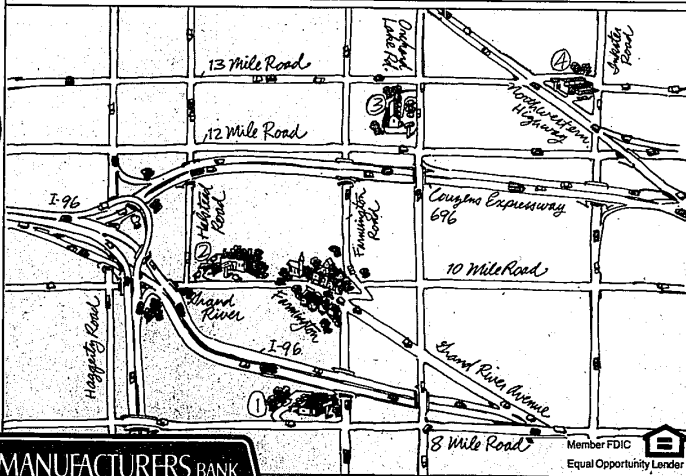
Many of our business loans are of neighborhood interest, too. Take *Classic Auto Restoration* of Farmington. It's a local company that, as its name suggests, restores classic cars for private owners all over the country. We helped *Classic* by extending to them a line of credit.

That's neighborhood interest... involved individuals helping Farmington to be an interesting place to live in.



From left to right: Don De Serrano, Branch Officer, Northwestern-Thirteen Mile Office; Sue Harrington, Branch Officer, Eight Mile-Farmington Office; John Christopher, Branch Officer, Orchard Lake-Thirteen Mile Office; John Gazerie, Second Vice President, Grand River-Halstead Office.

Neighborhood Interest is convenient bank locations in Farmington.



MANUFACTURERS BANK

Member FDIC
Equal Opportunity Lender

Neighborhood Interest can help you make it in Farmington.