

Money is time.

Gift offer effective July 2, 1979.

First Federal Savings of Detroit is offering savers a great variety of beautiful Timex gifts. Make a qualifying deposit to a new or existing First Federal savings account and you can take home the Timex of your choice. Either free, or at big savings. Choose from decorator wall clocks, alarm clocks, 24-hour timer, women's and men's watches. It's our way of introducing some great new savings account features, that are effective on Monday, July 2, 1979.

We've increased our interest rate on regular savings. To a full 5 1/2% per year daily interest, paid and compounded quarterly. One quarter percent more than any bank is permitted to pay on an annual interest rate basis.

We're offering a brand-new Four-Year Certificate Savings Account that features a high rate of interest never before possible in so short a time with a deposit of only \$100 or more. The interest rate for this account is established monthly. However, the rate in effect when your certificate is issued is guaranteed for the full four-year term. Visit or call any First Federal office for the current rate.

On top of that, we've reduced the minimum deposit on most of our other certificate accounts issued after July 1, 1979. Now you only need to deposit \$100 or more to open any of our high-interest certificates (except our popular 182-Day Money Market Certificate which pays an even higher rate on deposits of \$10,000 or more).

And the penalty for early withdrawal has been modified for certificate accounts opened after July 1, 1979. On our One-Year and our 182-Day Money Market Certificates, the penalty is no more than 90 days' interest. On our longer term certificates, the maximum penalty is now 180 days' interest.

Check the gift chart, visit any First Federal office, make your qualifying deposit and take home your Timex gift. Of course, our Timex offer is limited, so open or add to a First Federal savings account soon. While money is time.

Type of Account	Minimum Amount	Annual Rate	Effective Annual Rate**
Regular (Daily Interest)	No Minimum	5.50%	5.61%
One-Year Certificate*	\$100	6.50%	6.66%
2 1/2-Year Certificate*	\$100	6.75%	6.92%
4-Year Certificate*	\$100	7.50%	7.71%
6-Year Certificate*	\$100	7.75%	7.98%
8-Year Certificate*	\$100	8.00%	8.24%
New 4-Year Certificate*	\$100	The interest rates for these accounts are determined on the date the account is opened. Call 965-1400 for the current rates.	
182-Day Money Market Certificate*	\$10,000		

*Federal regulations require a substantial interest penalty for early withdrawal from certificate savings accounts.
**Interest on all First Federal savings accounts (except 182-Day Money Market Certificate) is paid and compounded quarterly.

First Federal Savings of Detroit

Main Office: 1001 Woodward Avenue, Detroit, Michigan 48226, Phone: 965-1400

Branch offices throughout the Detroit Metropolitan Area including one near you:

• Farmington
Farmington Road—
South of Grand River
476-3724

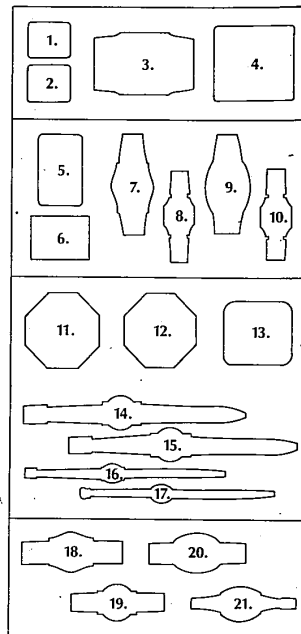
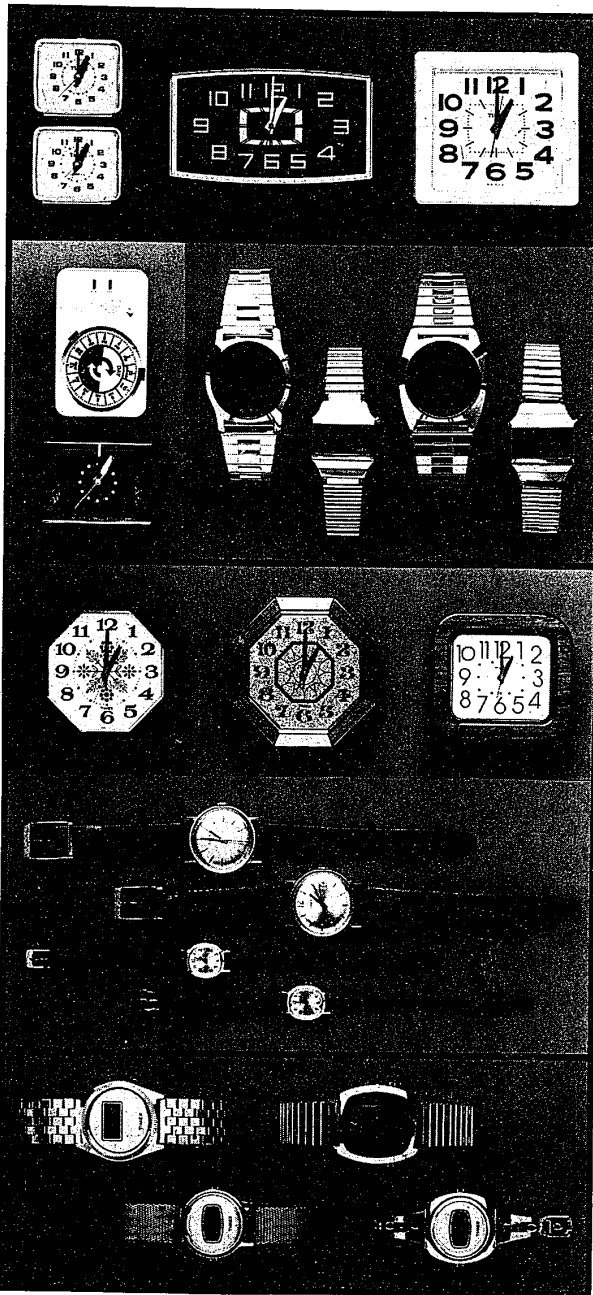
• W. Bloomfield Township
Orchard Lake Road at Maple
851-1343

• Novi
10 Mile and Meadowbrook
348-9110

• Livonia
Middlebelt at 7 Mile
474-4643

• Southfield
10 Mile West of Telegraph
354-9030

• Farmington Hills
33333 W. 12 Mile
at Farmington Road
553-3500



DEPOSIT	\$500 to \$999	\$1,000 to \$4,999	\$5,000 or More
1. Alarm (Snooze Feature)	FREE	FREE	FREE
2. Alarm (Lighted Dial)	FREE	FREE	FREE
3. Decorator Clock	FREE	FREE	FREE
4. Decorator Clock	FREE	FREE	FREE
5. 24-Hour Timer	\$ 5.95	FREE	FREE
6. Luminous Dial Alarm	\$ 5.95	FREE	FREE
7. Men's Watch LED (Gold Tone)	\$ 5.95	FREE	FREE
8. Women's Watch LED (Chrome Plated)	\$ 5.95	FREE	FREE
9. Men's Watch LED (Chrome Plated)	\$ 5.95	FREE	FREE
10. Women's Watch LED (Gold Tone)	\$ 5.95	FREE	FREE
11. Decorator Clock	\$ 8.95	\$ 4.95	FREE
12. Decorator Clock	\$ 8.95	\$ 4.95	FREE
13. Decorator Clock	\$ 8.95	\$ 4.95	FREE
14. Men's Watch (Chrome Plated)	\$ 9.95	\$ 5.95	FREE
15. Men's Watch (Calendar)	\$ 9.95	\$ 5.95	FREE
16. Women's Watch (Gold Tone)	\$ 9.95	\$ 5.95	FREE
17. Women's Watch (Chrome Plated)	\$ 9.95	\$ 5.95	FREE
18. Men's Watch LCD (Chrome Plated)	\$24.95	\$19.95	\$14.95
19. Women's Watch LCD (Chrome Plated)	\$24.95	\$19.95	\$14.95
20. Men's Watch LCD (Gold Tone)	\$24.95	\$19.95	\$14.95
21. Women's Watch LCD (Gold Tone)	\$24.95	\$19.95	\$14.95

Illustrated gifts are subject to availability at time of selection and the association's right to withdraw this offer at any time.
All prices plus 4% Michigan sales tax.
Only one gift per account is permitted under federal regulations and the right to limit the total number of gifts per person or family is reserved by the association.
This gift offer not available in our Grand Rapids offices.