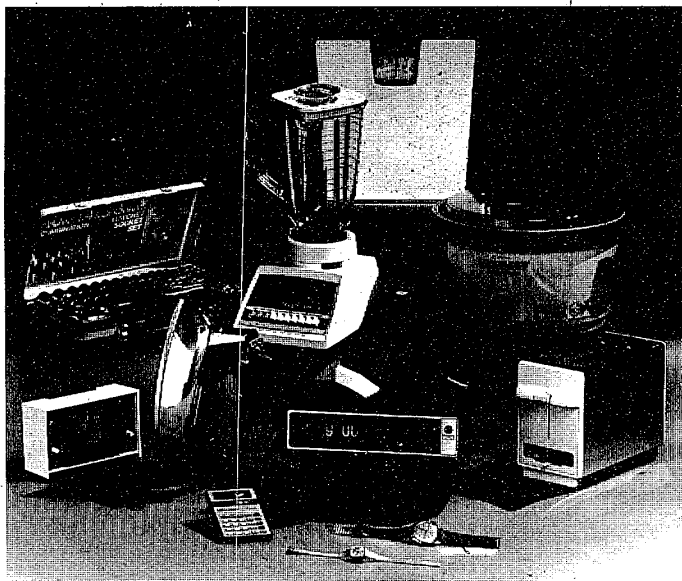


STANDARD FEDERAL SAVINGS ANNOUNCES THE OPENING OF THEIR NEW FARMINGTON HILLS OFFICE.



Get one of these gifts
free or at big savings
when you open
an account of \$500
or more.

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 an account at the new Farmington Hills office or add to an existing Farmington Hills/Grand River office account. 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.

Plus...Take advantage of these high interest savings accounts.

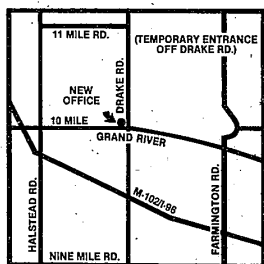
26-Week Money Market Certificate.*
Minimum Balance \$10,000.00.
Call 643-9583 for the current rate.
The interest rate on these certificates is determined weekly and paid at maturity.**
OR now, if you wish, you may have your interest paid on the last day of each month and automatically transferred to a **Regular Savings Account**. Your funds will immediately begin to earn more interest at the rate of 5 1/4% 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.

NEW! 2 1/2-Year Money Market Certificate.*
Minimum Balance \$100.00.
The interest rate on this certificate is quoted on a monthly basis.** In March the annual rate is 12.00%, and with continuous compounding the effective annual yield is 12.94%.

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.

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.**

*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.



35410 Grand River
at Drake Road

Phone: 476-7110



Branch Office Hours: Monday through Thursday 9:30 a.m. to 5:00 p.m. Fridays 9:30 a.m. to 8:00 p.m.