

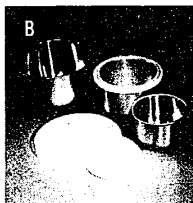
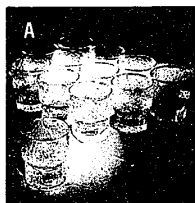
FREE REGAL COOKWARE FOR SAVING, FREE SAVINGS ACCOUNTS

During our Merger Celebration, April 14 - May 16, 1980

500 FREE savings accounts — be sure to get yours!

To celebrate the merger of First Farmington Savings and Detroit & Northern Savings, we're offering you a choice of pretty and practical Regal cookware and other quality products FREE. All you have to do is make a qualifying savings deposit in any new or existing savings account at our First Farmington Division. Then, choose your gift from the appropriate group — FREE. Hurry in and make your selection, as we expect a big response to this special offer.

Plus, we're giving away 50 FREE savings accounts per day — valued up to \$500 each — during the first two weeks of the celebration. One free savings account will be given to each of the first 50 adults to enter the office each day during the first two weeks of our Merger Celebration. Join your friends and neighbors in reaching into our passbook bin and picking a sealed envelope containing the value of your free savings account. Get in line early — we want you to be one of the winners. Limit one free savings account per family.

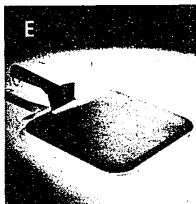
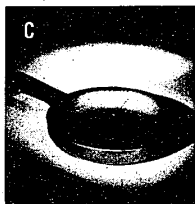


Group I

Select any item from Group I FREE when you deposit \$300 or more:

A. Federal Glass 12-Piece Super Rocks Glassware Set. Elegance is the word for this set of glassware. Serve your guests with Glacier Super Rocks glasses and earn their admiration as a host or hostess of distinction. Each glass holds 12 oz. of cool refreshment.

B. 3-Piece Stainless Steel Storage Bowl Set with Covers. Regal's revolutionary storage bowls are great for keeping foods fresh, leftovers tasty! In gleaming stainless steel, with plastic covers to keep in freshness. Set comes with small, medium and large sized bowls for all your storage needs.



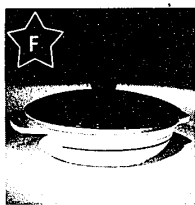
Group II

Select any item from Group II FREE when you deposit \$1000 or more:

C. 10 1/2" Gourmet Pan. Be it gourmet delights or everyday meals, this pan will prepare your favorite foods to mouth-watering perfection. Extra-heavy aluminum heats evenly without "hot spots", and the all-new SilverStone lined interior gives you no-stick cooking and cleaning.

D. Betty Crocker Cookbook. From appetizers to zucchini, it's all in this comprehensive cookbook that features kitchen-tested recipes for any meal or snack. Handy reference sections provide special hints for any cook, from beginner to experienced, to make your cooking easier and more delicious.

E. 11" Square Griddle. Handy griddle does it all — baking, grilling, broiling and frying. And the SilverStone-lined interior assures you of no-stick cooking and cleanup. Made of extra-heavy aluminum for even heating, sloping sides for easy access.



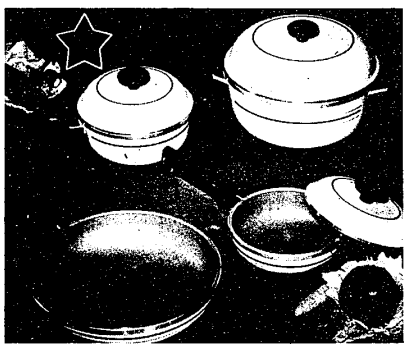
Group III

Select any item from Group III FREE when you deposit \$5000 or more:

F. 2-Quart Porcelain-Clad Cast Aluminum Covered Casserole. Genuine porcelain with two-tone decorative stripes make this casserole as lovely to look at as to cook with. SilverStone-lined interior minimizes cleanup, extra heavy aluminum construction assures even heating.

G. 1-4 Cup Poly Drip Coffee Miser™ Automatic Coffee Maker. Make delicious coffee in less than 1 minute per cup! There's a water window for easy filling, and a removable pump to make cleaning easy, too. Economical to use, this coffee maker saves on coffee, comes with a full 3-year warranty.

H. 5 1/2 Quart Poly Pot™ Automatic Electric Slow Cooker. Lets you cook low "n' slow, or "turn it up" a little faster. Made of sturdy, lightweight, heat-resistant polypropylene. Giant 5 1/2-qt. cooking well is lined with Teflon II for no-stick, no-scor luxury. Comes with see-through lid and handy cord storage.



Write quantities last. No mail orders, please. Limit one per person or per account.

Savings Plans

Offer expires May 16, 1980.

Type of Account	Minimum Term	Minimum Amount	Annual Interest Rate	Effective Annual Rate
Passbook	None	\$1	5 1/2 %	5.61 %
Certificate	1 year	\$100	6 1/2 %	6.66 %
Certificate	4 years	\$100	7 1/2 %	7.71 %
Certificate	6 years	\$100	7 3/4 %	8.05 %
Certificate	8 years	\$100	8 %	8.24 %
6-Month Money Market Certificate	26 weeks	\$10,000	Interest rate quoted weekly. Call for current rate.	
2 1/2-year Money Market Certificate	2 1/2 years	\$100	Interest rate quoted monthly and compounded continuously. Call for current rate.	

*Interest compounded daily.
Federal regulations require a substantial interest penalty for early withdrawal from savings certificates.
Effective rates assume earnings are left to compound and are based on calendar year. Except as noted, interest on accounts is paid or compounded quarterly. Federal regulations prohibit the compounding of interest on the 6-Month Money Market Certificate during the term of the account.



Kitchen Tested Approved by Betty Crocker

OR Special Regal Cookware Offer

This Regal cast aluminum 7-piece cookware set looks and cooks so good that it's exclusively approved by Betty Crocker Kitchens. This set features genuine porcelain exteriors with two-tone decorative rings; SilverStone non-stick interiors for easy care; classic design Phenolic handles and knobs; and heavy aluminum for perfect heat conduction. To get this set of fine cookware, make a qualifying deposit and pay the small charge listed:

Deposit this	Pay only this
\$300	\$59.95
\$1,000	\$49.95
\$5,000	\$39.95

Plus special appearance by Al Kaline

Friday, April 18, 1980

9:30 AM - 12:00 Noon

Former Detroit Tiger baseball great and Hall of Famer Al Kaline will be on hand Friday, April 18, from 9:30 AM - 12:00 noon to welcome you to the new First Farmington Savings Division of Detroit & Northern Savings. So stop in, meet Al Kaline, and get a free full color autographed photo!

at 22725 Orchard Lake Road,
Farmington, MI 48024
Phone: 474-7250

Office Hours:
9:30 AM - 5:00 PM Monday - Thursday;
9:30 AM - 7:00 PM Friday;
9:30 AM - Noon Saturday

FIRST FARMINGTON SAVINGS
Division of:

