



STANDARD FEDERAL SAVINGS

A LONG RECORD OF CONTINUED GROWTH AND SERVICE.

OUR SERVICES
 Home Mortgage Loans
 Home Improvement Loans
 The Highest Interest Available
 with insured safety

26-WEEK MONEY MARKET CERTIFICATE ACCOUNT*
 Minimum Balance \$10,000.00
8.610% Annual Interest
8.921% Effective Annual Yield, if reinvested at the same rate.
\$435.28 Interest on \$10,000.00 after 26 weeks.
 Rate in effect July 17 through July 23.**
 Interest on this account can be paid at maturity, paid monthly by check, or deposited monthly into a regular savings account which earns 5 1/2% per annum.

2 1/2-YEAR MONEY MARKET CERTIFICATE ACCOUNT*
 Minimum Balance \$100.00
9.50% Annual Interest
10.111% Effective Annual Yield
 Rate in effect through July 23.**
 Interest on this account is compounded continuously and paid quarterly into the account or by check. A Check-A-Month plan is also available with a minimum balance of \$5,000.00.

*Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts and prohibit the compounding of interest on 26-Week Money Market accounts.
 **The rate established at the time an account is opened is in effect for the full term of the certificate.

Accounts now insured to \$100,000.00.



OUR GROWTH 174th Semi-Annual Statement of Condition... June 30, 1980

ASSETS		
First Mortgage Loans	\$ 98,879,411.57	
F.H.A. Insured	49,230,018.11	
G.I. Veterans Insured	2,473,148,179.60	\$2,621,257,609.28
Standard Mortgage Loans and Contracts		26,559,341.71
All Other Loans		226,487,264.79
Cash On Hand, in Banks and Federal Funds Loans		34,476,925.00
Investments and Securities		1,944,771.38
Real Estate Owned and in Judgment		2,177,928.91
Loans Made to Facilitate Sale of Real Estate		26,941,906.67
Standard Federal Savings Buildings and Equipment Less Depreciation		3,733,656.26
Prepaid Federal Savings and Loan Insurance Corporation Insurance Premiums		22,085,978.91
Other Assets		<u>\$2,965,665,382.91</u>
Total		

LIABILITIES AND NET WORTH		
Savings Accounts		\$2,576,724,013.84
Advances From Federal Home Loan Bank		155,000,000.00
Other Borrowed Funds		4,801,065.40
Loans in Process		9,520,649.19
Deferred Credits		726,261.55
Other Liabilities		78,409,287.26
Specific Reserves		683,105.67
General Reserves	\$ 96,163,400.00	139,801,000.00
Surplus	43,637,600.00	<u>\$2,965,665,382.91</u>
Total		

MILESTONES OF OUR GROWTH		SAVINGS	
ASSETS			
1980	\$2,965,665,382	1980	\$2,576,724,013
1975	1,314,472,751	1975	1,175,656,818
1970	555,083,701	1970	497,856,274

COMPARATIVE HIGHLIGHTS		SAVINGS	
ASSETS			
December 31, 1979	\$2,871,660,144	December 31, 1979	\$2,479,607,951
Growth from December 31, 1979 to June 30, 1980	94,005,238	Growth from December 31, 1979 to June 30, 1980	97,116,062
Assets June 30, 1980	<u>\$2,965,665,382</u>	Savings June 30, 1980	<u>\$2,576,724,013</u>

BOARD OF DIRECTORS
 Robert J. Hutton, Chairman
 Thomas R. Ricketts, President

William H. Baldwin	Edward H. Lerchen	John W. Paynter	Robert F. Weber
Harvey A. Kresge	Clare K. Morrison	Walter J. L. Ray	Richard J. Wilson

WAYNE ADVISORY COMMITTEE
 Kenneth A. McKay, Chairman
 Harold Sleicher
 Nathan L. Weiser



ANN ARBOR:
 3200 Eisenhower Pkwy at Packard
 2630 Jackson Ave. at Maple

BELLEVILLE:
 186 Main at Second

BIRMINGHAM:
 59 West Big Beaver near Woodward
 99 West Maple at Pierce
 3700 West Maple at Lusher
 3100 Labor at 13 Mile

BLOOMFIELD HILLS:
 825 W. Long Lake near Telegraph

BRIGHTON:
 8516 E. Grand River near Challis
 (Open Summer of 1980)

CANTON TWP:
 44101 Ford Rd. near Sheldon

DEARBORN:
 400 Town Center Dr. in the Financial Plaza

DETROIT:
 405 Griswold at Jefferson
DETROIT—EAST:
 14628 E. Jefferson at Manistique
 16530 E. Warren near Outer Drive
 11511 Kelly Rd. at Wautier

DETROIT—WEST:
 17540 Grand River near Southfield
 25412 Grand River near Beech
 14221 Greenfield near Grand River
 10641 Joy at Manor

24224 Joy near Telegraph
 16841 Schaefer near McNichols

FARMINGTON HILLS:
 35410 Grand River at Drake
 25250 Meadowlark at 11 Mile
 32920 W. 13 Mile at Farmington

GARDEN CITY:
 5511 Hiedelblut near Ford Rd.
GROSSE POINTE WOODS:
 19700 Mack Ave. near Cook

LIVONIA:
 17320 Farmington near 6 Mile
MADISON HEIGHTS:
 55 W. 12 Mile at John R

NOVI:
 43500 West Oaks Dr. near I-96
 (Open Summer of 1980)

PLYMOUTH TWP:
 40509 Ann Arbor Rd. at Haggerty
ROCHESTER:
 1310 Rochester near Avon

ROSELVILLE:
 26695 12 Mile near Little Mack

ROYAL OAK:
 1405 W. Woodward near 12 Mile

ST. CLAIR SHORES:
 25515 Harper near 10 Mile

SHELBY TWP:
 460 24 Mile near Shelby

SOUTHFIELD:
 29405 Greenfield near 12 Mile
 25123 Southfield near 10 Mile

STERLING HEIGHTS:
 36509 Schoenherr at Metro Pkwy
 44100 Schoenherr at Lakeside Mall

TAYLOR:
 10700 Pelham at Allen Rd.

TROY:
 2491 W. Big Beaver—Main Office
 2659 W. Big Beaver at Coolidge
 940 E. Long Lake at Rochester

VAN BUREN TWP:
 2069 Kewonville near I-94

WARREN:
 3900 E. 14 Mile near Ryan
 30700 Schoenherr near 13 Mile

WATERFORD TWP:
 5515 Dixie at Cambrook

WAYNE:
 35150 Michigan at Wayne
WEST BLOOMFIELD:
 6120 W. Maple Rd. at Farmington

WESTLAND:
 3953 N. Wayne at Nankin Blvd. N.W.
 315 S. Wayne near Cherry Hill

YPSILANTI:
 123 W. Michigan at Washington