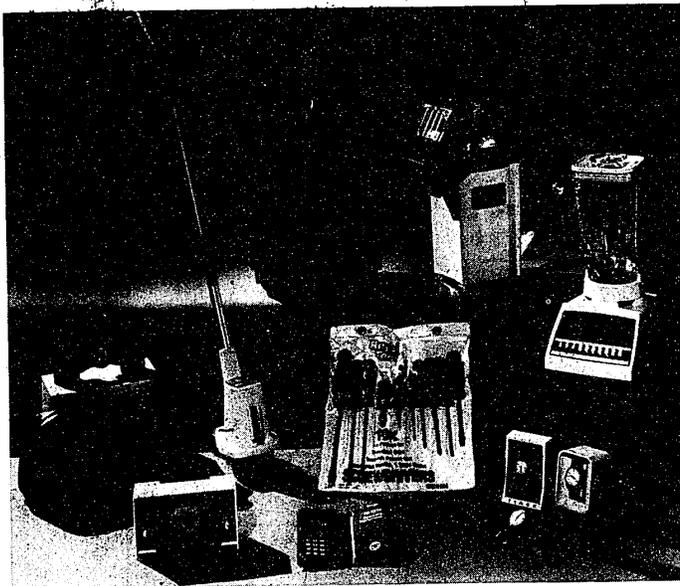


STANDARD FEDERAL SAVINGS ANNOUNCES THE GRAND OPENING OF THEIR NEWEST FARMINGTON HILLS OFFICE.



Get one of these gifts free or at big savings when you deposit \$500 or more at this office.

GIFT	Deposit \$500.00 or more	Deposit \$5,000.00 or more
Selected Timex Men's and Ladies' Watches†	FREE	FREE
Sunbeam Alarm Clock	FREE	FREE
Royal Tools Screwdriver Set	FREE	FREE
National Semiconductor Calculator	\$ 5.00	FREE
Various Timex Men's and Ladies' Watches†	5.00	FREE
Weed Eater Grass Trimmer	5.00	FREE
10 Speed Osterizer Blender	15.00	\$10.00
GE Digital AM/FM Clock Radio	15.00	10.00
Presto Hot Air Corn Popper	20.00	15.00
Bushnell Ensign Binoculars	20.00	15.00

All these gifts available when you open a new account at the newest Farmington Hills office at 35410 Grand River at Drake Road or add to an existing account at this office. Select a free gift or pay the amount listed above 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.
†Times watches pictured and other styles offered subject to availability.

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

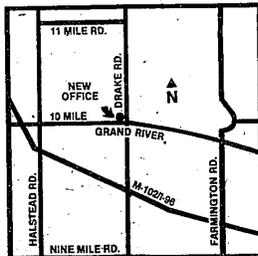
26-Week Money Market Certificate.*
Minimum Balance \$10,000.00.
Call 643-9583 for the current rate.
The interest rate on these certificates is determined weekly and paid at maturity.**
OR, if you wish, you may have your interest paid on the last day of each month and automatically transferred to a **Regular Savings Account.** Your funds will immediately begin to earn more interest at the rate of 3 1/2% 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.

2 1/4-Year Money Market Certificate.*
Minimum Balance \$100.00.
The interest rate on this certificate is quoted bi-weekly.** Effective through October 29, 1980, the annual rate is 11.55%, and with continuous compounding, the effective annual yield is 12.424%.

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.

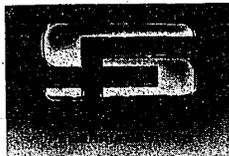
Non-Negotiable Savings Certificate.*
Minimum Balance \$100,000.00.
Terms range from 30 days to 5 years with interest rates quoted by Standard Federal Savings on a daily basis. Call 643-9562 for the current rates.**

*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.