

# YOU GET GREAT GIFTS AND HIGH INTEREST AT STANDARD FEDERAL SAVINGS

## New! Checking Accounts with Interest

Until now, you've never had interest paid on your checking account. But on January 1, 1981, you'll have the chance to take advantage of a brand new service from Standard Federal Savings — checking accounts with interest. In addition to providing savings accounts which pay the highest rate available on insured savings, Standard Federal also offers the opportunity to earn the highest interest allowed on your checking account.



These accounts will earn 5 1/4% annual interest — continuously compounded — adding interest every month to your account for an effective annual yield of 5.467%. This is the highest interest allowed on checking accounts.

You may open an account in **any amount**. However, with a minimum balance of \$500.00 OR an average daily balance of \$1,000.00, you may write all the checks you wish, with no monthly service charge. (A \$5.00 monthly fee is assessed if you go below the minimum or average requirements).

- Each month you'll receive a detailed statement of your account which lists your checks in numerical order, your deposits, any service charges assessed and the interest earned during the statement period.
- Personalized checks are printed free of charge if you choose not to have your checks returned with your

monthly statement. There will be a charge for printing personalized checks if you wish to have your checks returned to you. With either option, you may select a style that provides a carbon copy of each check for your records.

- A permanent record of each check will be kept by Standard Federal Savings. If you need a copy for any reason, microfilm copies of as many as 25 checks per year (or all checks relating to an IRS audit) will be provided at no charge.

### SPECIAL NOTICE TO CUSTOMERS 62 YEARS OF AGE AND OLDER:

Customers 62 years of age and older who have direct deposit of social security or other retirement checks into any Standard Federal Savings account will pay no monthly service charge on their checking accounts.

**RIGHT NOW — receive a gift FREE or at big savings just for opening a new checking account with \$1,000.00 or more. Gifts are also available for opening or adding \$1,000.00 or more to any Standard Federal savings account.**

### 26-Week Money Market Certificate\*

Minimum Balance \$10,000.00

The interest rate is determined weekly and has three options for payment of interest; interest can be paid at maturity, or paid on the last day of each month and automatically transferred to a 5 1/2% regular savings account, or paid by check every month. Call (313) 643-9583 for the current rate.\*

### 2 1/2-Year Money Market Certificate\*

Minimum Balance \$100.00

The interest rate is determined bi-weekly and compounded continuously giving the highest return available on these accounts. Call (313) 643-9583 for the current rates.\*\*

### Non-negotiable Savings Certificate\*

Minimum Balance \$100,000.00

Terms range from 14 days to 5 years with interest rates quoted by Standard Federal Savings on a daily basis. Call (313) 643-9562 for current rates.\*\*

### 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.

\*Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts and also prohibit the compounding of interest on 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.

GIFT	DEPOSIT OF \$1,000 OR MORE	DEPOSIT OF \$5,000 OR MORE
1. 24-Piece Party Glass Set	FREE	FREE
2. Borg Slim Contour Bath Scale	FREE	FREE
3. Springfield Weather Instrument	FREE	FREE
4. Royal Tool 4-Piece Plier Set	FREE	FREE
5. Sunbeam Quartz Cordless Mantel Clock (Batteries not included)	\$15.00	FREE
6. Rival 4-Quart Crockpot with Removable Stoneware	15.00	FREE
7. G.E. Digital AM/FM Clock Radio	15.00	FREE
8. G.E. Mist Hair Setter	15.00	FREE
9. Presto Hot Air Corn Popper	15.00	FREE
10. 10-Speed Osterizer Blender	15.00	FREE
11. G.E. Coffee Making Center	15.00	FREE
12. G.E. Spray Steam and Dry Iron	15.00	FREE

All these gifts are available when you open, or add to, an account at Standard Federal Savings. Select a free gift or pay the amount listed above for your gift. The number of gifts is restricted 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 is good for a limited time only. Gifts offered subject to availability. Additional gifts are not available for purchase.

**ANN ARBOR:**  
3201 Eisenhower Pkwy. at Packard  
2630 Jackson Ave. at Maple  
**BELLVILLE:**  
186 Main at Second  
**BIRMINGHAM:**  
50 West Big Beaver near Woodward  
99 West Maple at Pierce  
3700 West Maple at Lahser  
31040 Lahser at 13 Mile  
**BLOOMFIELD HILLS:**  
825 W. Long Lake near Telegraph  
**BURTON:**  
8516 E. Grand River near Challis  
**CANTON TOWNSHIP:**  
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 Mainline  
16530 E. Warren near Outer Drive  
11511 Kelly at Whittier  
**DETROIT—WEST:**  
17540 Grand River near Southfield  
25712 Grand River near Beech  
14221 Greenfield near Grand River  
10541 Joy at Manor  
24224 Joy near Telegraph  
18841 Schaefer near Melichols  
**FARMINGTON HILLS:**  
35410 Grand River at Drake  
25050 Middlebelt at 11 Mile  
32920 W. 13 Mile at Farmington  
**GARDEN CITY:**  
5811 Middlebelt near Ford Rd.

**GROSSE POINTE WOODS:**  
19700 Mack Ave. near Cook  
**LIVONIA:**  
17230 Farmington near 6 Mile  
18916 Middlebelt Rd.  
(Open Late 1980)  
**MADISON HEIGHTS:**  
55 West 12 Mile at John R  
**NOVI:**  
43600 West Oaks Dr. near I-96  
(Open Late 1980)  
**PLYMOUTH TOWNSHIP:**  
40909 Ann Arbor Rd. at Hagerty  
**ROCHESTER:**  
1310 Rochester near Avon  
**ROSELAND:**  
20695 12 Mile near Little Mack  
**ROYAL OAK:**  
1406 N. Woodward near 12 Mile

**ST. CLAIR SHORES:**  
25515 Harper near 10 Mile  
**SHELBY TOWNSHIP:**  
4650 24 Mile near Shelby  
**SOUTHFIELD:**  
29405 Greenfield near 12 Mile  
25123 Southfield near 10 Mile  
**SOUTHGATE:**  
13765 Northline  
(Open Late 1980)  
**STERLING HEIGHTS:**  
36093 Schoenherr at Metro Pkwy.  
44100 Schoenherr at Lakeside Mall  
**TAYLOR:**  
10700 Pelham at Allen Rd.  
**TROY:**  
2401 W. Big Beaver-Main Office  
2699 W. Big Beaver at Coolidge  
940 E. Long Lake at Rochester

**VAN BUREN TOWNSHIP:**  
2059 Rawsonville near I-94  
**WARREN:**  
3800 E. 14 Mile near Ryan  
30700 Schoenherr near 13 Mile  
**WATERFORD TOWNSHIP:**  
5619 Dixie at Cambrock  
**WAYNE:**  
35150 Michigan at Wayne  
**WEST BLOOMFIELD:**  
6120 W. Maple at Farmington  
**WESTLAND:**  
7957 N. Wayne  
at Nankin Blvd. N.W.  
315 S. Wayne near Cherry Hill  
**YPSILANTI:**  
123 W. Michigan at Washington

7 OTHER OFFICES IN SOUTHWESTERN MICHIGAN

