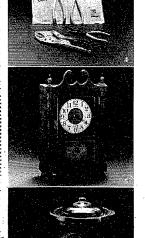
YOU GET GREAT GIFTS AND HIGH INTEREST AT STANDARD FEDERAL SAVINGS







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New! Checking Accounts with Interest

ANNUAL 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 51/4% annual interest ... These accounts win earn 347 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 print-ing 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.



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 5½% regular savings account, or paid ob y check every month. Call (313) 643-9583 for the current rate.**

2½-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-shellered 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.

*Tederal requires a wilcontal interest penalty for early subdiagoand from

*Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts and also probabl 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 Cordiess 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 gree account, and no individual may receive more than one gift. No gifts are allowed for brands transferred from one Standard Federal Savings account to another. Gift cannot be mailed. This offer to good for a finited time only, Gifts in developed availability, Additional gifts are not available gift are for available gift and gift are for available gift are for availab













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15712 GRAND CONTY.

15811 Middlebelt near Ford Rd.

GROSSE POINTE WOODS:
19700 Mack Ave. near Cook
19700 Mack Ave. near Cook
17210 Farmington near 6 Mile
13904 Middlebde,
(Open Late 1980)
MADISON HEIGHTS:
NOVE. 12 Mile at John R
NOVE. 12 Mile at John R
NOVE. 12 Mile at John R
14500 West Oads Dr. near 1-96
(Open Late 1980)
TYMOUTH TOWNSHIP
PLYMOUTH TOWNSHIP
ROCHESTER:
1310 Rochester near Avon
ROSEVULLE.
200551 12 Mile near Little Mack
200551 12 Mile near Little Mack 20695 12 Mile near Little Mack ROYAL OAK: 1406 N. Woodward near 12 Mile

ST. CLAIR SHORES:
25315 Happer near 10 Mile
SHELBY TOWNESSHEPS
SHELBY TOWNESSHEPS
SOUTHEELD:
29405 Greenfield near 12 Mile
25123 Southfield near 12 Mile
25123 SOUTHEATE:
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TSFELLING HEIGHTS:
36907 Scheenberr at Metto Pkeys,
4010 Scheenberr at Lakeside Mail
10700 Pelham at Allen Md.
10700 Pelham at Allen Md.

VAM BUREN TOWNSHIP: 2009 Rawsonville near 194 2009 Rawsonville near 193 3900 E. 14 Mile near Ryan 3900 E. 14 Mile near Ryan 3900 E. 14 Mile WATERFORD TOWNSHIP: 501 Wile at Cambrook 501 Wile at Cambrook WEST BLOOMFELD: 6120 W. Maple at Farmigston 7951 N. Wayne at Nankin Bilvd. N.W. 315.3 Wayne near Cherry Hill 123 W. Michigan at Washington

7 OTHER OFFICES IN SOUTHWESTERN MICHIGAN

FSCIC

