

INTRODUCING THE CHECKING ACCOUNT THAT PAYS INTEREST

On December 31, your present checking account at your bank becomes obsolete. Because on that day First Federal Savings of Detroit will begin offering a new concept in money management—the First Federal interest-earning checking account.



You'll use this new type of account like any traditional checking account. But it will do something no checking account ever did before. It will pay you interest like a savings account—5 1/4% per year, compounded continuously and paid monthly. Even when you write a check, the amount of that check keeps earning interest until the day the check is deducted from your account.

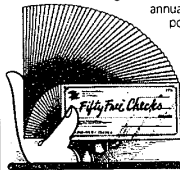


Your First Federal interest-earning checking account will require a low minimum balance of just \$300. And as long as you maintain this balance, there is no monthly service charge. First Federal's low minimum balance requirement frees up more of your money for other needs.

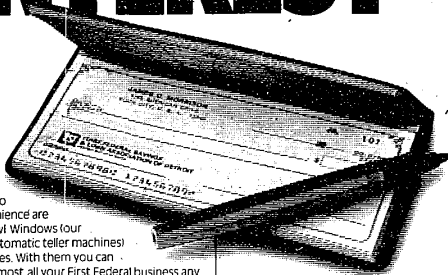


This optional feature of your interest-earning checking account helps protect you from the inconvenience of accidentally overdrawing the account. It provides you with peace of mind. Be sure to apply separately for this service. When accepted, you'll have a pre-approved line of credit available.

You can sign up for your account right now with a minimum deposit of \$300. For making this early deposit, you'll be entitled to 50 free personalized checks which will be sent to you after December 30, 1980. In addition, we'll put that deposit in a regular savings account until December 31, 1980, earning 5 1/2% per year, daily interest. On that date we'll automatically convert your account to an interest-earning checking account. And you'll be able to start writing checks and earning 5 1/4% annual interest, compounded continuously and paid monthly, the highest annual rate allowed by law on interest-earning checking accounts.



First Federal's more than 60 offices mean you can have your interest-earning checking account close to where you live, work, or shop—which ever is most convenient for you.



Adding to this convenience are 15 Night Owl Windows (our 24-hour automatic teller machines) in key offices. With them you can transact almost all your First Federal business any time of the day or night, seven days a week.



It all adds up—a checking account that pays interest, requires a low minimum balance, offers overdraft protection and 50 free checks. And, of course, each month we will return your cancelled checks along with your detailed statement. Apply for your account by sending in the coupon below. Or visit any office of First Federal Savings of Detroit. Your Center for Family Financial Matters. Under Federal law, interest-earning checking accounts cannot be used until December 31, 1980. This service is available for individuals, single proprietors, and some nonprofit organizations.

INTEREST ON CHECKING BEGINS HERE.

I wish to apply for a First Federal interest-earning checking account in the name(s) listed below. I have enclosed \$ _____ to start my account. (Minimum \$300)

Also, please send me an application for:

Overdraft Protection

Prestige Card for Night Owl Windows Service

First Name: _____ Initial: _____ Last Name: _____

Address: _____

City: _____

State: _____ Zip: _____

Social Security Number: _____

Home Telephone: _____

If you wish to open a joint account, please give name with middle initial: _____

M: _____ First Name: _____ Initial: _____ Last Name: _____

(Co-Owner's Signature on Joint Account)

Mail or bring this application to your nearest First Federal office.

NOW INTEREST-EARNING CHECKING ACCOUNT

FIRST FEDERAL SAVINGS OF DETROIT

Main Office: 1001 Woodward Avenue, Detroit, Michigan 48226. Phone: (313) 965-1400.

- FARMINGTON**
Farmington Road
South of Grand River
476-3724
- FARMINGTON HILLS**
3333 W. 12 Mile Road
at Farmington Road
477-8500
- LIVONIA**
Middlebelt
at 7 Mile Road
474-4643
- NOVI**
10 Mile Road
and Meadowbrook
348-9110
- WEST BLOOMFIELD**
Orchard Lake Road
at Maple Road
851-1343
- SOUTHFIELD**
10 Mile Road
West of Telegraph
354-9030
- LATHRUP VILLAGE**
2777 Southfield Road
(North of 11 Mile)
569-1555
- NORTHLAND**
Greenfield
opposite Northland
564-6228