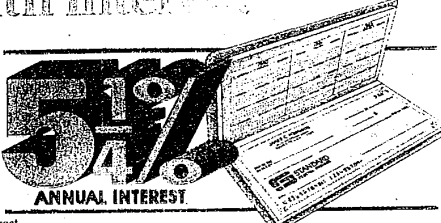


YOU GET GREAT GIFTS AND HIGH INTEREST AT STANDARD FEDERAL SAVINGS

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 — with a deposit of \$500.00 or more, receive a gift FREE of charge for opening or adding to any new checking account. If you convert an existing savings account to a checking account, you will also receive a gift.

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.

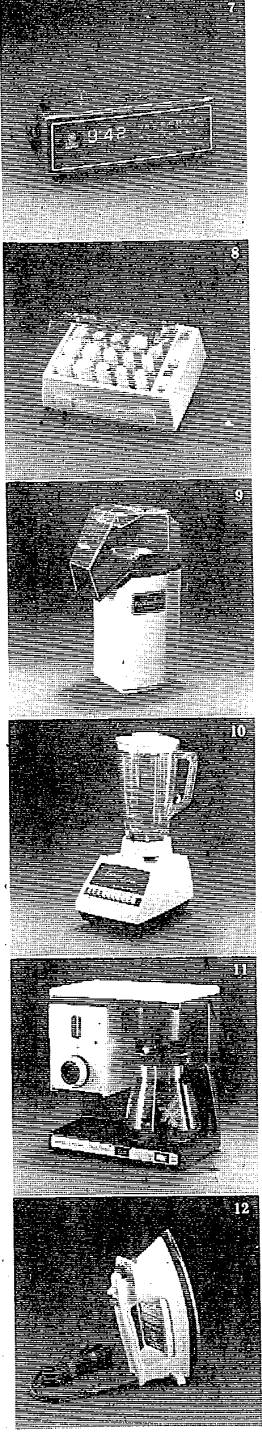
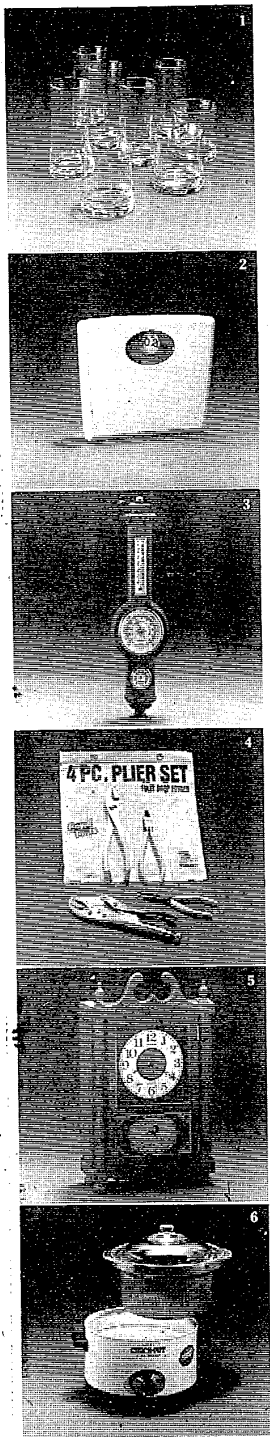
Retirement Savings Accounts*

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

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
BELLEVILLE:
186 Main at Second
BIRMINGHAM:
50 West Big Beaver near Woodward
31040 Lahore at 13 Mile
BLOOMFIELD HILLS:
825 W. Long Lake near Telegraph
BRIGHTON:
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:
14638 E. Jefferson at Manistique
16330 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
10641 Joy at Manor
24224 Joy near Telegraph
16841 Schaefer near Nichols
FARMINGTON HILLS:
35410 Grand River at Drake
23950 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
13904 Middlebelt Rd.
(Open Late 1980)
WADSWORTH HEIGHTS:
55 West 12 Mile at John R
NOVI:
4800 West Oaks Dr. near 196
(Open Late 1980)
PLYMOUTH TOWNSHIP:
4099 Ann Arbor Rd. at Haggerty
ROCHESTER:
1310 Rochester near Avon
ROSELVILLE:
20695 12 Mile near Little Mack
ROYAL OAK:
1406 N. Woodward near 12 Mile

ST. CLAIR SHORES:
26515 Harper near 10 Mile
SHELBY TOWNSHIP:
4600 24 Mile near Shelby
SOUTHFIELD:
29405 Greenfield near 12 Mile
25123 Southfield near 10 Mile
SOUTHGATE:
13763 Northline
(Open Late 1980)
STERLING HEIGHTS:
36909 Schoenherr at Metro Pkwy.
41100 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:
2069 Rawsonville near K94
WARREN:
3800 E. 14 Mile near Ryan
30700 Schoenherr near 13 Mile
WATERFORD TOWNSHIP:
5619 Dixie at Cambridge
WAYNE:
35150 Michigan at Wayne
WEST BLOOMFIELD:
6120 W. Maple at Farmington
WESTLAND:
7557 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

