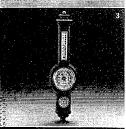
88**(S.F.Ro.*-108) YOU GET GREAT GIFTS AND HIGH INTEREST AT STANDARD FEDERAL SAVINGS











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 54% 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.



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 5½% regular savings account, or paid by 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) 643-6855 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.**

Call (3.1) 043-3502 for current rates. Retirement Savings Accounts* IRA is a personal, tlax-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.

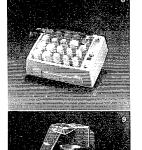
Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts and also prohibit the compounding of interest on 36-werk money market certificate.

The rate established at the time these accounts are opened or the rate or effect for the full term of the certificate.

GIFT	DEPOSIT OF \$1,000 OR MORE	DEPOSIT OF \$5,000 OR MORE
I. 24-Piece Party Glass Set	FREE	FREE
2. Borg Slim Contour Bath Scale	FRFE	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 gilts are available when you open, or add to, an account as Standard Federal Savings. Select a Iree gilt or pay the amount losted above for your gift. The number of gilts is restricted to one per account, and no individual may receive more than one gift. No gilts are allowed for funds standardered from one Standard Federal Savings account to another. Our second be paided. The older is good for a individual form early. Additional gives are not available to present on the value of the good for a individual remoting. The second paid to the control of the good for a individual remoting. The property of the given are not available to present and available to present and available to present and available to present a second paid to the given and available to present a second paid to the present a second paid to the present a second part of the present a second paid to the present a second part of the present a second part of











ARBOR: Elsenhower Pkwy, at Packard Jackson Ave. at Maple LEVILLE: at Second W. Long Lake near Telegraph BHTON: E. Grand River near Challis TON TOWNSHIP: I Ford Rd. near Sheldon

Ford Rd. near Sheldor BORN: own Center Dr. in the ancial Plaza

DETROIT:
405 Ginwold a Jelferson
DETROIT—EAST.
1402 B. Jelferson at Manistique
1503 B. Warren near Outer Drive
DETROIT—WEST.
1504 Grand River near Southfield
25712 Crand River at Drake
2572 Middlecht at 11 Mid

GROSSE POINTE WOODS: 19700 Mack Ave. near Cook LIVOMA: 17230 Farmington near 6 Mile 13904 Middlebelt Rd. 13904 Middlebelt Rd. (Open Late 1980) MADISON HEIGHTS: 55 West 12 Mile at John R NOVI: 43600 West Oaks Dr. near 1-96 (Open Late 1980) PLYMOUTH TOWNSHIP: 40903 Ann Arbor Rd. at Haggerty PLYMOUTH TUWTOHIF: 49993 Ann Arbor Rd, at Haggert, ROCHESTER: 1310 Rochester near Avon ROSEVILLE: 20693 12 Mile near Little Mack ROYAL OAK: 1406 N. Woodward near 12 Mile

ST. CLAIR SHORES: 25515 Harper near 10 Mile SHELBY TOWNSHIP: 4660 24 Mile near Shelby SOUTHFIELD: 29405 Greenfield near 12 Mile 25123 Southfield near 10 Mile SOUTHGATE: 13763 Northline 13763 Northline (Open Late 1980) STERLING HEIGHTS: 36909 Schoenherr at Metro Pkwy. 44100 Schoenherr at Lakeside Mall TAYLOR: 10700 Pelham at Allen Rd. VAN BURN-2069 Rawsonville Inc... WARREN: 3900 E. 14 Mile near Ryan 30700 Schoenherr near 13 Mile WATERFORD TOWNSHIP: 5619 Dixie at Cambrook

