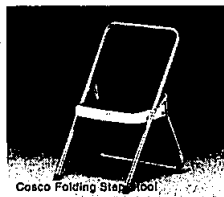
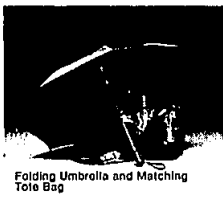


Take a close look

at all these great



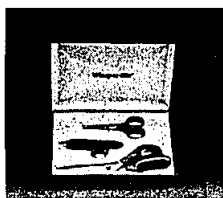
Cosco Folding Step Stool



Folding Umbrella and Matching Tote Bag



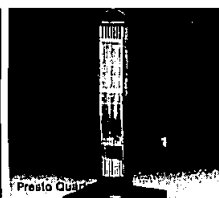
Onyx Quartz Alarm Clock



Presto Quartz



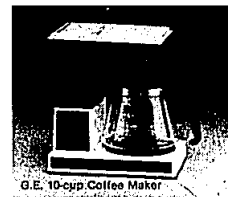
G.E. Digital AM/FM Clock Radio



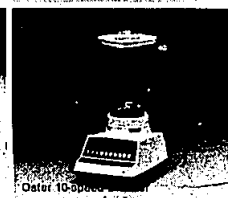
Tasco Binoculars with Case



gifts



G.E. 10-cup Coffee Maker



Oster 10-speed

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Good reasons to take a close look at Standard Federal Savings:

- A variety of savings plans with terms and balance requirements to fit different needs.
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NEW! 7 to 31-Day Short Term Money Market Certificate - better than current money market mutual funds!

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9.643% Annual Interest

1-Year All Savers Certificate

Minimum Balance \$500.00

7.480% Annual Interest

2½-Year Money Market Certificate

Minimum Balance \$100.00

11.25% Annual Interest

3½-Year Fixed Rate Savings Certificate

Minimum Balance \$100.00

11.50% Annual Interest

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Folding Umbrella and Tote Bag	FREE	FREE
Wiss 3-piece Scissors Set	FREE	FREE
Onyx Quartz Alarm Clock	FREE	FREE
Corning 5-piece Cookware Set	\$15.00	FREE
G.E. 10-cup Coffee Maker	\$15.00	FREE
G.E. Digital AM/FM Clock Radio	\$15.00	FREE
Presto Quartz Heater	\$15.00	FREE
Tasco Binoculars with Case	\$15.00	FREE
Oster 10-speed Blender	\$15.00	FREE

With a minimum deposit of \$1,000.00, one of these gifts is available free or at big savings when you open or add to any Standard Federal savings account or open a new checking account. With the above minimum, gifts are also available to those customers who renew their present All Savers Certificate or transfer the funds to another Standard Federal savings account. Select a free gift or pay the amount listed on the chart 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 with the exception of an All Savers Certificate. Gifts cannot be mailed. This offer good for a limited time only. Gifts subject to availability. Additional gifts are not available for purchase.

all Savers Certificate

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If you presently have an All Savers Certificate but have not earned your maximum allowable tax exclusion, you may wish to open a new Standard Federal All Savers Certificate so that total interest earnings can reach the \$1,000.00 or \$2,000.00 maximum.

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