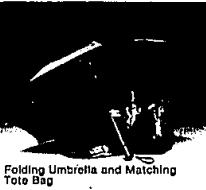
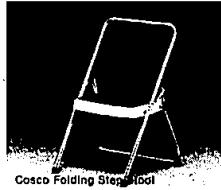


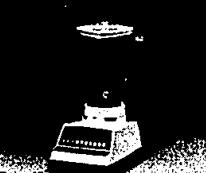
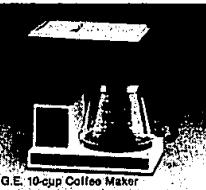
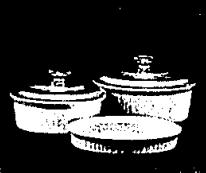
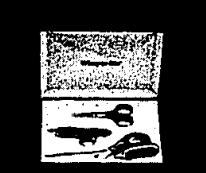
Take a close look



at all these great



Tasco Binoculars with Case



at Standard Federal Savings.

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

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- Competitive market interest rates which are guaranteed for the full term of the certificate.
- Security — A depositor's savings at Standard Federal Savings are insured to at least \$100,000.00 by the Federal Savings and Loan Insurance Corporation (FSLIC), an agency of the U.S. Government. Insured savings are also backed by the full faith and credit of the U.S. Government.
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NEW! 7 to 31-Day Short Term Money Market Certificate — better than current money market mutual funds!

This account offers interest rates which are competitive with the current money market mutual funds now available but unlike mutual funds, the 7 to 31-Day Certificate is insured to \$100,000.00 by the FSLIC.

This account can be opened for a term as short as 7 days so that each and every week your funds are available on the maturity date and on the next business day without any withdrawal penalty.

all Savers Certificate Tax-Free
Here's what the one-year All Savers Certificate can mean to you.
Up to \$2,000.00 of interest earned on an All Savers Certificate can be excluded from Federal income tax on a joint return (\$1,000.00 on an individual return). The amount excluded is also not taxed by the State of Michigan. As a result of this tax savings, the All Savers Certificate can provide a higher after-tax yield than you may be earning from a money market mutual fund or on other investments.
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.
Available until December 31, 1982.

7 to 31-Day Money Market Certificate

Minimum Balance \$20,000.00

7.429% Annual Interest

91-Day Savings Certificate

Minimum Balance \$7,500.00

7.429% Annual Interest

26-Week Money Market Certificate

Minimum Balance \$10,000.00

9.150% Annual Interest

1-Year All Savers Certificate

Minimum Balance \$500.00

7.480% Annual Interest

2½-Year Money Market Certificate

Minimum Balance \$100.00

10.25% Annual Interest

3½-Year Fixed Rate Savings Certificate

Minimum Balance \$100.00

10.75% Annual Interest

Non-negotiable Savings Certificate

Minimum Balance \$100,000.00

Rates are quoted daily at any Standard Federal branch office.

Interest Rates Subject To Change Without Notice

Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts.

GIFT OFFER AVAILABLE AT ALL OFFICES

Get a gift FREE or at big savings when you deposit \$1,000.00 or more to any Standard Federal savings account or new checking account.

| GIFT | DEPOSIT OF \$1,000.00 or more | DEPOSIT OF \$5,000.00 or more |
|--------------------------------|----------------------------------|----------------------------------|
| Cosco Folding Step Stool | FREE | FREE |
| 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 |
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| Presto Quartz Heater | \$15.00 | FREE |
| Tasco Binoculars with Case | \$15.00 | FREE |
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With a minimum deposit of \$1,000.00, one of these gifts is available free or at big savings when you open an add-on Standard Federal savings account or open a new checking account. With the above minimum deposit, gifts are available to those customers who receive their present All Savers Certificate and open the add-on 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 gift per account and no individual may receive more than one gift. No gifts are allowed for funds transferred from a Standard Federal savings account to another with the exception of an All Savers Certificate. Gifts are available while funds are deposited and maintained timely only. Gifts offered subject to availability. Additional gifts are not available for purchase.



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