

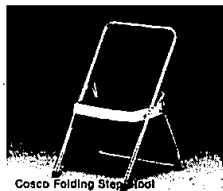
# Take a close look



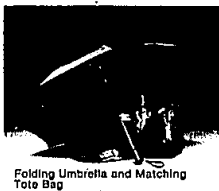
Tasco Binoculars with Case

at all these great

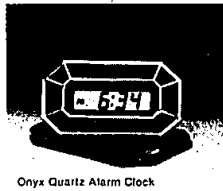
gifts



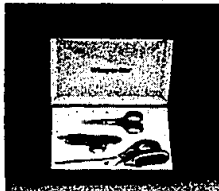
Cosco Folding Step Stool



Folding Umbrella and Matching Tote Bag



Onyx Quartz Alarm Clock



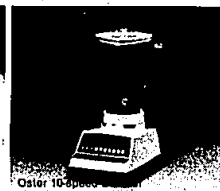
Presto Quartz



G.E. Digital AM/FM Clock Radio



G.E. 10-cup Coffee Maker



Oster 10-speed Blender

# at Standard Federal Savings.

## 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.
- 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.
- Many convenient locations to serve your financial requirements.

### 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.

A variety of high interest accounts with terms and balance requirements to fit your needs.

### 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
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 limited 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**

**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.



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