DON'T WAIT.

BEAT DECLINING RATES WITH THE

Rising Rate Certificate

Six-month Money Market Certificate rates have been declining in the last five weeks. They've dropped from 9.78% to 9.69% to 9.59% to 9.53% to 9.36%.

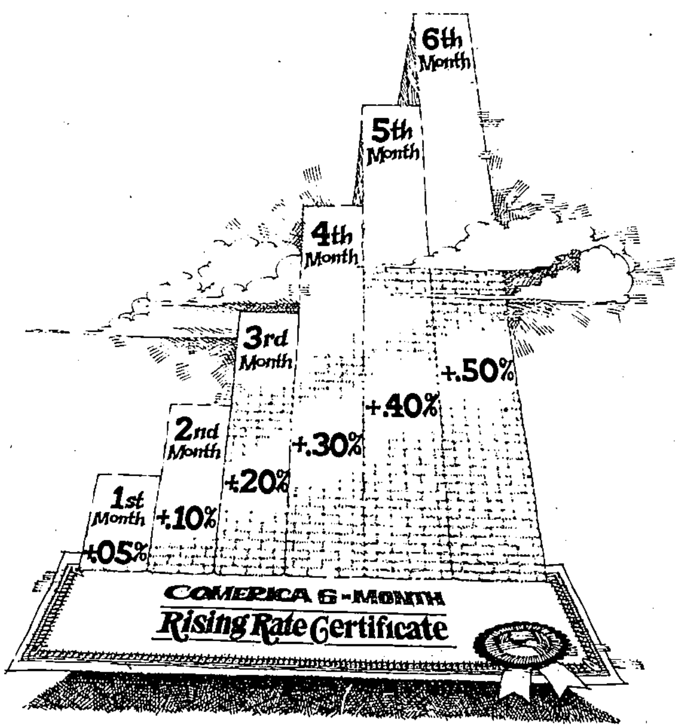
That's why it's important to act now. Invest in our new Rising Rate Certificate. Earn interest that starts .05% higher than the best 6-month Money Market Certificate and grows a full ½% higher by the sixth month. Accounts opened by October 3 earn interest at an annual rate of 9.41% the first month, and grow to 9.86% by the sixth month.

Don't wait. Bring in your maturing Money Market Certificate now, and we'll handle all the paperwork.

GET AN INTEREST-BEARING NOW ACCOUNT, TOO.

As an added bonus, the Rising Rate Certificate also qualifies you for a no-service-charge NOW account, the checking account that pays you interest.

Deposit at least $10,000 and you will start off with higher rates that keep on growing higher every month. We guarantee it.



FOR CURRENT RATES AND MORE INFORMATION, CALL TOLL FREE
1 800 292-1300

Where the future lives.

Comerica BANK

The 6-month Rising Rate Certificate combines a 30-day certificate automatically renewing, unless redeemed, into a 5-month certificate. The deposit may be withdrawn without interest penalty at the end of the initial 30-day maturity or subsequent 5-month maturity. Federal regulations require substantial interest penalties for withdrawals made prior to the initial 30-day deposit term or subsequent 5-month term. Offer may vary at Comerica banks outside metropolitan Detroit. Members FDIC.