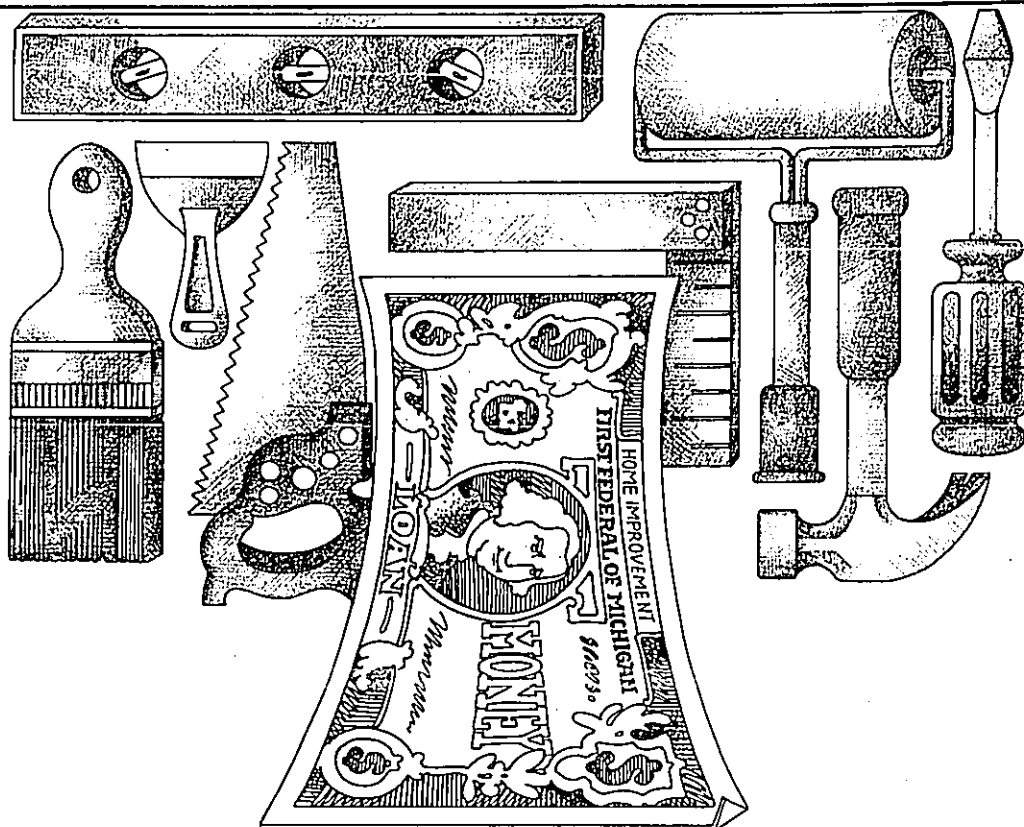




FIRST FEDERAL LETS YOU BORROW THE MOST IMPORTANT TOOL FOR HOME IMPROVEMENT.

When it comes time to fix up your house, some neighbors lend more than a hand. Like your neighbors at First Federal of Michigan.

You name it. Chances are we can lend you the money to pay for just about any home improvement you desire. Whether you want to add a room or aluminum siding. Or put in a new heating system or central

air conditioning. Or even modernize your kitchen.

And we can help you do it with a repayment plan that's within your budget.

If you're thinking about updating your home, stop in at your neighbor's. Any branch office of First Federal of Michigan. And get the help you need to make the most of your biggest investment: your home.



FIRST FEDERAL OF MICHIGAN



Main Office: 1001 Woodward Avenue, Detroit, Michigan 48226. Phone: (313) 965-1400.

BLOOMFIELD HILLS
Woodward
at Long Lake
647-8700

BLOOMFIELD VILLAGE
W. Maple
at Cranbrook
647-3806

BIRMINGHAM
1000 Haynes
(Btw. Hunter & Adams)
644-7510

W. BLOOMFIELD
Orchard Lake Road
at Maple Road
851-1343

ORCHARD LAKE
South of
14 Mile Road
885-5868

NORTHLAND
Greenfield
opposite Northland
584-6228

SOUTHFIELD
10 Mile Road
West of Telegraph
354-9030

FARMINGTON HILLS
33333 W. 12 Mile Road
at Farmington
553-3500

ROCHESTER HILLS
N. Adams Road
at Walton Blvd.
375-9330

STERLING HEIGHTS
18 Mile Road
at Dequindre
739-2200

FARMINGTON
Farmington Road
South of Grand River
470-3724

LATHRUP VILLAGE
27777 Southfield Road
North of 11 Mile Road
569-1555

TROY
Big Beaver Road
West of Rochester Road
689-6336

TROY
14 Mile Road
at Stephenson Hwy.
585-2648

TROY
55 Long Lake
at Livernois
689-4263