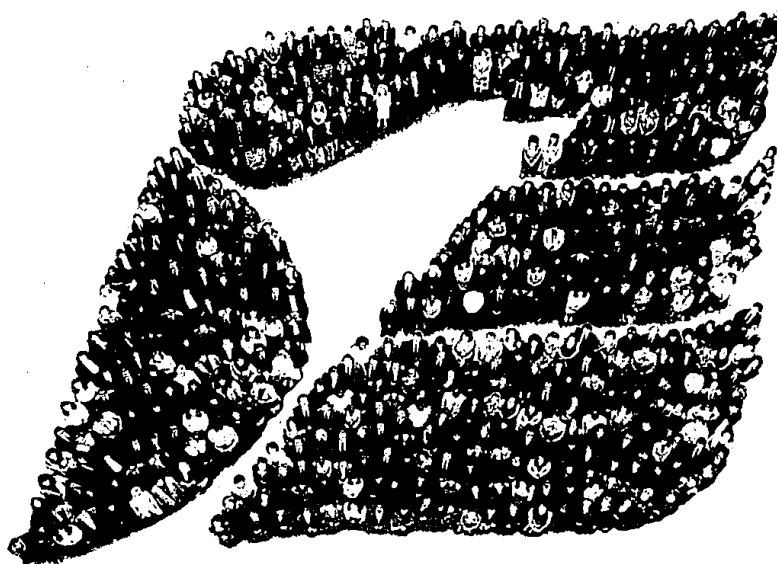


THERE'S A NEW SPIRIT IN BANKING



INTRODUCING THE NEW EMPIRE OF AMERICA, WHERE EACH AND EVERY EMPLOYEE IS DEDICATED TO ONE SIMPLE PRINCIPLE: GOOD SERVICE. GUARANTEED.



Twenty offices throughout the metropolitan Detroit area:
 DETROIT: 20060 Van Dyke, 803-7180 / 19830 West 7 Mile, 537-3400. EAST DETROIT: 19080 East 10 Mile, 771-8840. SOUTHWFIELD: 24700 Northwestern Highway, 827-6593 / 20400 West 12 Mile, 358-2017 / 25177 Greenfield, 557-7840 / 781-Twelve Mile, 285-8198. TROY: 358-4511. BIRMINGHAM: 4140 West Maple, 625-2546 / 32800 Southfield, 644-0440. OAK PARK: 13700 West 9 Mile, 547-7330 / 25555 Goddard, 547-6600. CLAWSON: 1305 West 14 Mile, 435-4430. FARMINGTON HILLS: 31200 Orchard Lake, 851-7222. WARREN: 13710 East 14 Mile, 294-6350. STERLING HEIGHTS: 3747 East 15 Mile, 977-0957. UTICA: 45676 Van Dyke, 751-4500. DEARBORN: 13007 West Warren, 584-7650. ROCHESTER HILLS: Great Oaks Mall, 1266 Walton Boulevard, 656-1040. GROSSE POINTE WOODS: 20065 Mack Avenue, 884-0161. LYONIA: 33897 Five Mile Road, 425-8533.

A new look. A new spirit. A new philosophy. What does it all mean for you? Everything. Because we've translated that philosophy into something our industry has never seen before: a comprehensive collection of guarantees that gives you the best service in the business.

Courteous Personal Service. Guaranteed. We'll treat you with respect and call you by name or you'll receive an apology and \$5 to compensate for the inconvenience.

Prompt Service. Guaranteed. Our branches will answer your call in four rings, or we'll give you a brand new phone.

Fast Responses. Guaranteed. We'll respond to your written inquiries to a branch within one week of receipt, or we'll present you with a pen and pencil set along with our apologies.

Convenient Service. Guaranteed. We'll schedule an appointment for you in our branch with as little as 24-hours' notice, or we'll give you a copy of the best-seller — Money Guide.

Fast Approval. Guaranteed. You'll have a credit answer on your completed Home Equity Line of Credit application within 48 hours (excluding weekends and holidays), or we'll pay you \$25.

Mortgage Speed. Guaranteed. You'll have a formal commitment from our mortgage banking company on your completed mortgage application, if approved, within 25 business days or they'll pay you \$250 at closing.

One-Day Loan Approval. Guaranteed. You can have an answer on your personal loan or auto loan, if it's approved, no later than 24 hours after we receive your completed application (excluding weekends and holidays) or we'll take 1/4% off the loan interest rate.

Quick Service. Guaranteed. You'll never wait more than 10 minutes to see any bank employee, or we'll buy you coffee and give you a coffee mug.

Error-Free Service. Guaranteed. Your checking statement will be free of transaction errors or we'll refund that statement's monthly service charge.

Good Service. Guaranteed. It's no idle promise, it's a guarantee each and every one of us will live up to every day. Because we feel you deserve to bank with the best — Empire of America Federal Savings Bank. Visit your Empire of America branch for complete details on these guarantees.

Guarantees subject to change or cancellation without notice. Taxes on awards are the recipient's responsibility.