

Announcing a merger...

Standard Federal Savings AND Wayne Federal Savings

Two strong Savings and Loan Associations now move forward under the Standard Federal Savings name!

By joining together, the managements and staff of Wayne Federal Savings and Standard Federal Savings are combining their long experience, knowledge and resources — all directed toward one objective: to provide the ultimate in savings and home financing service.

What it means to you, the saver, is greater strength and convenience than ever before. Combined assets now exceed 1.4 billion dollars. It also means that our facilities have greatly increased as we now have 33 offices to serve you, each staffed with helpful, friendly and courteous people.

Wayne Federal Savings brings to Standard

Federal Savings a wealth of good will and good business. Standard Federal Savings brings to Wayne Federal Savings all the services you are used to and they will now be available to a far greater number of people. Yet this is only the beginning of a new era of growth for us—and for our customers.

To our Wayne Federal Savings friends, we extend a warm welcome as members of the Standard Federal Savings family.

To all our customers, this merger of two major associations means greater strength — greater capability — greater convenience through our expanded network of offices.

DIRECTORS

Robert J. Hutton
Thomas R. Ricketts

Chairman of the Board
President

William H. Baldwin
Harvey A. Kresge
Edward H. Leichen
Clare K. Morrison
John W. Paynter

Walter J. L. Ray
George A. Schumm
John E. Vallance
Robert F. Weber
Richard J. Wilson

CONVENIENTLY LOCATED OFFICES

North
50 West Big Beaver, Birmingham
99 West Maple, Birmingham
825 West Long Lake, Bloomfield Hills
3700 West Maple, Bloomfield Twp.
25950 Middlebelt, Farmington
1408 North Woodward, Royal Oak
29405 Greenfield, Southfield
25123 Southfield, Southfield
2401 West Big Beaver, Troy
2699 West Big Beaver, Troy
940 East Long Lake Road, Troy

West
17540 Grand River near Southfield
25712 Grand River near Beech Road
14221 Greenfield near Grand River
10641 Joy Road at Manor
24224 Joy Road near Telegraph
16841 Schaefer Road near McNichols

186 Main Street, Belleville
44101 Ford Road, Canton Twp.
5811 Middlebelt, Garden City
17230 Farmington Road, Livonia
2086 Rawsonville, Van Buren Twp.
35150 Michigan Avenue, Wayne
315 South Wayne Road, Westland
123 West Michigan Avenue, Ypsilanti

East
14628 East Jefferson at Marquette
18530 East Warren near Outer Drive
11511 Kelly Road at Whittier
25501 Harper, St. Clair Shores
4880 Twenty-Four Mile Road, Shelby Twp.
3300 Fourteen Mile Road, Warren
30700 Schoenherr, Warren

Downtown Detroit
405 Griswold at Jefferson

RATES

5 1/4 % Regular Passbook Savings Accounts

PER YEAR
With interest paid and compounded quarterly, you actually receive a full 5.35% annually.

6 1/2 % One-Year Savings Certificates*

\$1,000 MINIMUM DEPOSIT
PER YEAR
You simply keep \$1,000 or more on deposit for 12 months. Interest is paid and compounded quarterly to yield 6.66% annually.

6 3/4 % 30-Month Savings Certificates*

\$1,000 MINIMUM DEPOSIT
PER YEAR
Just keep \$1,000 or more on deposit for 30 months and with interest paid and compounded quarterly, you receive 6.92% annually.

7 1/2 % 48-Month Savings Certificates*

\$1,000 MINIMUM DEPOSIT
PER YEAR
When you deposit \$1,000 or more in our 7 1/2% Certificate Savings Account for 48 months, interest is paid and compounded quarterly to earn 7.71% annually.

7 3/4 % 72-Month Savings Certificates*

\$1,000 MINIMUM DEPOSIT
PER YEAR
To earn the highest rate of interest, deposit \$1,000 or more for 72 months. With compounding interest the effective rate is 7.98% annually.

Check-A-Month Certificate Savings Accounts*

With a Check-A-Month Savings Account you receive an interest check each and every month without disturbing the principal balance of your account. You can open a seventy-two month 7% Check-A-Month Certificate Savings Account, a forty-eight month 7 1/4% Check-A-Month Certificate Savings Account or a thirty-month 6 3/4% Check-A-Month Certificate Savings Account with any deposit of \$5,000 or more... no special even figure is needed.

*You can withdraw your money at any time. However, in accordance with federal regulations on all certificate accounts, a substantial interest penalty is required for early withdrawal. The withdrawn funds will lose 90 days interest and in addition the interest on the withdrawn funds will be recalculated from the original term of the certificate at the then-current regular passbook interest rate.



STANDARD FEDERAL SAVINGS