

# ANNOUNCING FIRST FEDERAL'S NEW CASH-MASTER<sup>S.M.</sup> SAVINGS ACCOUNT



## CASH-MASTER OFFERS THE HIGHEST INTEREST ALLOWED ON INSURED SAVINGS, ALONG WITH A PACKAGE OF IMPORTANT SERVICES, FREE.

Want the highest interest you can earn on regular savings? Want to invest your money in short- or long-term certificate savings that pay the highest interest any such accounts can pay? Good... then you want a Cash-Master account at First Federal where you can choose any or all of the above. Just check the chart below.

**cash master.**

### FIRST FEDERAL'S PRESTIGE CARD. YOURS FREE.

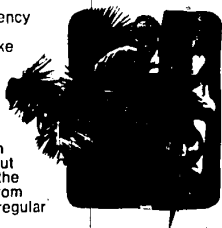
Think of it as a passport to a whole group of important FREE services. Think of it as a membership card in a truly important association of wise savers. With your First Federal Prestige Card, service will be faster and more convenient. You'll get a transaction record with each deposit or withdrawal that will show the type of transaction as well as the new balance in your Cash-Master account. And since you won't have to bother carrying a passbook with you, you won't have the worry and problems of losing one either.

### KNOW EXACTLY HOW YOUR MONEY'S DOING WITH A FREE MONTHLY STATEMENT.

All your First Federal transactions will be reported to you in a detailed statement, sent to you at no cost each month (or every three months if there are no transactions to report). It will give you a complete and easy-to-file record of all deposits, withdrawals and interest payments.

### WHEN YOU HAVE MONEY AT FIRST FEDERAL, IT'S LIKE MONEY ALL OVER AMERICA.

If you need emergency cash when you're out of town, just take your need and your First Federal Prestige Card to any of the thousands of participating savings association locations throughout the U.S.—and get the money you need from your Cash-Master regular savings account.



## ON SOCIAL SECURITY? GETTING A PENSION? HAVE THE MONEY PUT RIGHT INTO YOUR CASH-MASTER ACCOUNT.

We'll arrange for direct deposit of your Social Security or pension checks right into your Cash-Master account. You'll save time and, naturally, money. No more waiting in line, no worry about a check being lost or stolen in your mail. And that could mean your money starts earning interest sooner since there's no time lost waiting until you have the opportunity to bring it in yourself.



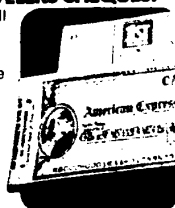
## WANT YOUR SAVINGS TO GROW AUTOMATICALLY? WANT TO MAKE YOUR MORTGAGE PAYMENTS AUTOMATICALLY?

Just let First Federal take care of everything for you. We'll help you pre-arrange for automatic transfer of funds from your checking account to your First Federal Cash-Master regular savings account, and from your checking account or your First Federal Cash-Master regular savings account to your First Federal mortgage. No more forgetting to put money away for yourself, no more worry about making your payments on time.

## WITH A \$300<sup>00</sup> MINIMUM BALANCE, YOUR FIRST FEDERAL CASH-MASTER SAVINGS ACCOUNT OFFERS AN EVEN BIGGER PACKAGE OF FREE SERVICES:

## WHEN WE SAY "FREE" WE MEAN FREE. THAT MEANS NO-FEE MONEY ORDERS AND TRAVELERS CHEQUES.

When you take a trip, we'll give (yes, give) you all the American Express Travelers Cheques you need. And when you have bills to pay, we'll give (yes, give) you all the money orders you need—so you can pay your bills by mail and not have to pay for the pieces of paper you pay with. Travelers Cheques and money orders for the amount of cash you exchange—and no service fees!



## WHEN OUR TELLERS ARE HOME ASLEEP, YOU CAN WAKE UP ONE OF OUR NIGHT OWL WINDOWS.

With your Prestige Card in hand, and a \$300.00 minimum balance, you can do a whole lot of important and vital things. Such as adding to or withdrawing money from your regular account. But you can do it at 4 a.m., if you like, because First Federal's Night Owl Windows are open 24 hours a day, seven days a week. You can cash checks up to \$100 a day at a 24-hour window, in multiples of \$25 or \$50. You can withdraw up to \$100 a day, in multiples of \$25 or \$50, from your regular savings account. You can make deposits to your Cash-Master regular savings account in any amount, or make First Federal loan payments by cash, check or from your regular savings account. You can also make payments to Detroit Edison, Michigan Bell or Michigan Consolidated Gas by cash, check or from your regular savings account. If yours is a certificate savings account, you won't be able to make withdrawals or deposits, but you get all the other services listed. And that includes cashing checks or paying utility bills by cash or check whenever it's convenient for you.

**NOW**

## INSURED ACCOUNTS? YOU'RE PROTECTED TO \$40,000 AT FIRST FEDERAL.

First Federal Cash-Master savings accounts are insured to \$40,000 by the Federal Savings and Loan Insurance Corporation, an agency of the U.S. Government. And you may extend your insurance beyond this limit by means of multiple account ownership.



## HOW TO CHOOSE THE CASH-MASTER ACCOUNT THAT'S BEST FOR YOU.

Regular savings? Short-term certificate? Long-term? A combination of accounts? Check the chart and take your choice. And feel free to ask our advice. We might be able to show you how to apportion your savings in a way that will serve your needs even better.

Open a First Federal Cash-Master account at any office of First Federal Savings of Detroit. And, the sooner the better. For you.

## CASH-MASTER SAVINGS PLANS

Type of Account	Minimum Amount	Annual Rate	Effective Annual Rate
Regular (Daily Interest)	No Minimum	5 1/4%	5.35%
One-Year Certificate	\$1,000	6 1/4%	6.66%
2 1/2-Year Certificate	\$1,000	6 3/4%	6.92%
4-Year Certificate	\$1,000	7 1/4%	7.71%
6-Year Certificate	\$1,000	7 3/4%	7.98%

\*Federal regulations require a substantial interest penalty for early withdrawal from certificate savings account.  
\*First Federal reserves the right to discontinue free money order and free Travelers Cheque privileges at any time after December 31, 1976.



**We're First.  
Put yourself in our place.**  
First Federal Savings of Detroit

Main Office 1001 Woodward Avenue, Detroit, Michigan 48226 Phone: 965-1400

Conveniently Located Offices To Serve You

- In Farmington: Farmington Rd., and Grand River, Phone 476-3724
- In Quakertown, West 12-Mile Rd. at Farmington Rd., Phone 477-8500