

Standard Federal Savings Announces the Opening

of their Farmington Hills Office

**You will receive a free Timex Watch
when you open an account for \$500 or more
at the new Farmington Hills Office**

OFFER EXPIRES FRIDAY, MARCH 17

Don Thomas
Branch Manager

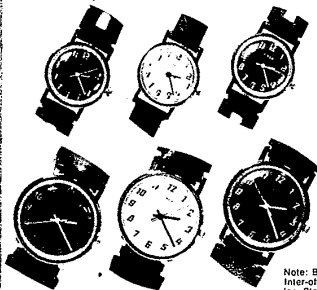


I'd like to extend my personal invitation to you to come to the Standard Federal Savings Office located at 32920 West Thirteen Mile Road at Farmington Road in Farmington Hills. You'll be interested to know that Standard Federal Savings pays the highest rates on savings allowable by law, and has been the Number One residential mortgage lender in Southeastern Michigan for the past 34 years. Whether you're saving or borrowing, we'll consider it a privilege to serve you.



Your Choice of One of These
Attractive TIMEX Watches

**WHEN YOU DEPOSIT
\$500 OR MORE**



Or... Select One of These
Valuable TIMEX Watches

**WHEN YOU DEPOSIT
\$5,000 OR MORE**



Note: By federal regulation, all these free gifts are available for new deposits only. Inter-office transfers of Standard Federal Savings' existing deposits and other existing Standard Federal Savings' accounts do not qualify for a free gift. We must reserve the right to limit the number of gifts per transaction or group of transactions.

Accounts are Insured Up
To \$40,000 By The Federal
Savings and Loan Insurance
Corporation. However, A
Family May Qualify For
FSLIC Insurance Coverage
In Excess Of \$40,000. Ask
Us For More Details.

Check-A-Month Savings Certificate Accounts.

With a deposit of \$5,000 or more you can receive an interest check each and every month without disturbing the principal of your account. You can open a six-year 7 1/4%, a four-year 7 1/8%, or a thirty-month 6 1/4% Check-A-Month Savings Certificate Account.

It's time now to save at Standard Federal Savings!

5 1/4% Regular Passbook
Savings Accounts
Daily Interest

Interest is paid and compounded quarterly to yield 5.35% annually.

6 1/2% One-Year
Savings
Certificates*

\$1,000 minimum deposit. You simply keep \$1,000 or more on deposit for 12 months. Interest is paid and compounded quarterly to yield 6.50% annually.

6 3/4% 30-Month
Savings
Certificates*

\$1,000 minimum deposit. Just keep \$1,000 or more on deposit for 30 months and when interest is paid and compounded quarterly you receive 6.87% annually.

7 1/2% 48-Month
Savings
Certificates*

\$1,000 minimum deposit. 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 yield 7.12% annually.

7 3/4% 72-Month
Savings
Certificates*

\$1,000 minimum deposit. To earn the highest rate of interest deposit \$1,000 or more for 72 months. Interest is paid and compounded quarterly to yield 7.86% annually.

*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 withdrawal funds will lose 90 days interest and in addition the interest on the withdrawal funds will be recalculated from the original term of the certificate at the then-current regular passbook interest rate.



People helping people

**STANDARD
FEDERAL SAVINGS
AND LOAN ASSOCIATION**

**32920 WEST THIRTEEN MILE ROAD
at FARMINGTON ROAD**
Farmington Hills, Michigan 48018
Phone: 855-1444

BRANCH OFFICE HOURS:

Monday through Thursday — 9:30 a.m.
to 5:00 p.m. Fridays — 9:30 a.m. to 8:00
p.m.