

# STANDARD FEDERAL SAVINGS MAKES SAVING MORE REWARDING.



**NEW-WITH 26-WEEK MONEY MARKET CERTIFICATES, HAVE YOUR INTEREST AUTOMATICALLY TRANSFERRED MONTHLY INTO A 5½% SAVINGS ACCOUNT OR RECEIVE A CHECK-A-MONTH. PLUS...GET ONE OF THESE GIFTS FREE OR AT BIG SAVINGS WITH A DEPOSIT OF \$500 OR MORE.**

**26-Week Money Market Certificate\***  
Minimum Balance \$10,000.00.  
Call 643-9583 for the current rate.  
The interest rate on these certificates is determined weekly and paid at maturity.\*\* OR now, if you wish, you may have your interest paid on the last day of each month and automatically transferred, to a Regular Savings Account. Your funds will immediately begin to earn more interest at the rate of 5½% per year. With quarterly compounding, the effective annual yield is 5.614%. That's more than any bank can pay! A Check-A-Month is also available on this account.

**4-Year Money Market Certificate\***  
Minimum Balance \$100.00.  
The interest rate on this certificate is quoted on a monthly basis.\*\* In December the annual rate is 9.85% and with continuous compounding the effective annual yield is 10.503%.  
**Non-negotiable Savings Certificate\***  
Minimum Balance \$100,000.00.  
Terms range from 30 days to 5 years with interest rates quoted by Standard Federal Savings on a daily basis. Call 643-9562 for the current rates.\*\*

GIFT	Deposit \$500.00 or more	Deposit \$5,000.00 or more
Sunbeam Bath Scale	FREE	FREE
Sunbeam Alarm Clock	FREE	FREE
GE Steam and Dry Iron	\$ 5.00	FREE
Toastmaster Toaster	5.00	FREE
Sunbeam Blower/Dryer	5.00	FREE
Ratchet Socket Tool Set	5.00	FREE
National Semiconductor Calculator	5.00	FREE
Rival Crock-Pot	5.00	FREE
10 Speed Osterizer Blender	15.00	\$10.00
GE Digital Clock Radio	15.00	10.00
Ladies' Timex Watch	15.00	10.00
Men's Timex Watch	15.00	10.00

All these gifts available when you open or add to an account at Standard Federal Savings. Select a free gift or pay the amount listed for your gift. Federal regulations restrict the number of gifts to one per category, and no individual may receive more than one gift. No gifts are allowed for funds transferred from one Standard Federal Savings account to another. Gifts cannot be mailed. This offer good for a limited time only. Gifts subject to availability. Additional gifts not available for purchase.

**Retirement Savings Accounts\***  
IRA is a personal, tax-sheltered retirement savings program. It is available for any working person who is not currently participating in a private or government retirement plan. The Keogh Plan, a tax-sheltered retirement plan for self-employed individuals, is also available.

**Other Standard Federal Certificates—**  
minimum balance of \$100.00.

**8% PER YEAR, 8-Year Certificate\***  
8.24% effective annual yield with quarterly compounding.

**7½% PER YEAR, 6-Year Certificate\***  
7.98% effective annual yield with quarterly compounding.

**7¼% PER YEAR, 4-Year Certificate\***  
7.71% effective annual yield with quarterly compounding.

**6¾% PER YEAR, 2½-Year Certificate\***  
6.92% effective annual yield with quarterly compounding.

**6½% PER YEAR, 1-Year Certificate\***  
6.66% effective annual yield with quarterly compounding.

Right now is a rewarding time to save money at Standard Federal Savings. The high interest rates on our insured Savings Certificate Accounts are guaranteed for the entire term of the individual certificate. High interest rate regular accounts are also available. A depositor's savings are insured to \$40,000.00. The rewards are here, for all savers.

\*Federal regulations require a substantial interest penalty for early withdrawal from certificate accounts. Federal regulations also prohibit the compounding of interest during the term of 26-Week Money Market Certificates.  
\*\*The rate established at the time these accounts are opened is the rate in effect for the full term of the certificate.



**ANN ARBOR:**  
1200 Eisenhower Pkwy. at Packard Rd.  
2630 Jackson Ave. at Maple  
**BELLEVILLE:**  
186 Main at Second  
**BIRMINGHAM:**  
99 West Big Beaver near Woodward  
1300 West Maple at Lahar  
31040 Lahar at 13 Mile

**BLOOMFIELD HILLS:**  
815 W. Long Lake near Telegraph  
**CANTON TWP:**  
4100 Ford Rd. near Sheldon  
**DEARBORN:**  
400 Town Center Dr. in the Financial Plaza  
**DETROIT:**  
639 Griswold at Jefferson  
**DETROIT—WEST:**  
17540 Grand River near Southfield

25712 Grand River near Beech Rd.  
14221 Greenfield near Grand River  
10641 Joy at Manor  
24214 Joy near Telegraph  
16841 Schaeffer near Michals  
**DETROIT—EAST:**  
1638 E. Jefferson at Montclair  
16310 E. Warren near Outer Drive  
11011 Kelly Rd. at Whittier  
**EXAMINGTON HILLS:**  
29750 Middlebelt at 11 Mile  
32920 W. 13 Mile at Farmington Rd.

**GARDEN CITY:**  
2811 Middlebelt near Ford Rd.  
**CROSSE POINTE WOODS:**  
19700 Mack at Blossom Ln.  
**LIVONIA:**  
17130 Farmington near 6 Mile  
**MADISON HEIGHTS:**  
25 W. 11 Mile at John R  
**PLYMOUTH TWP:**  
4209 Ann Arbor Rd. at Haggerty  
**ROCHESTER:**  
3110 Rochester Rd. near Avon Rd.

**ROYAL OAK:**  
1406 N. Woodward near 12 Mile  
**ST. CLAIR SHORES:**  
23115 Harper near 10 Mile  
**SHELBY TWP:**  
4600 24 Mile near Shelby Rd.  
**SOUTHFIELD:**  
3905 Greenfield near 10 Mile  
25121 Southfield near 10 Mile  
**STERLING HEIGHTS:**  
3609 Schoenherr at Merens Parkway  
44100 Schoenherr at Lakeside Mall

**TAYLOR:**  
10700 Belknap at Allen Rd.  
**TROY:**  
2401 W. Big Beaver - Main Office  
2699 W. Big Beaver at Coolidge  
900 E. Long Lake at Rochester Rd.  
**VAN BUREN TWP:**  
2069 Washtenaw near I-94  
**WARREN:**  
3900 E. 14 Mile Rd. near Ryan  
30700 Schoenherr near 13 Mile

**WAYNE:**  
35150 Michigan at Wayne Rd.  
**WATERFORD TWP:**  
2619 Quaker at Cambridge  
**WESTLAND:**  
115 S. Warren near Cherry Hill  
**YPSILANTI:**  
123 W. Michigan at Washington