



First Federal's cooked up some great holiday savings.

**Earn high interest and take home a
great West Bend® or Anchor Hocking gift.**

Now when you save at First Federal, you can take home even more than our high First Federal interest.

For a limited time, we're offering all of the useful cookware you're seeing—either free or at substantial savings—when you open or add money to any savings account at First Federal Savings of Detroit. Choose from famous West Bend "Country Inn" cookware with almond exterior accented by earthtone stripes. Featuring DuPont's premium SilverStone® nonstick cooking surface. Or choose versatile Anchor Hocking ovenware, a Sunbeam

LeChef food processor or a National Semiconductor pocket calculator. Gifts that can be yours to enjoy yourself or to give as great holiday presents.

Check the charts for full details on the gifts and the many types of savings plans we offer. Savings plans that pay the highest rates of interest you can earn at any bank or savings association in Michigan.

So now, more than ever, when you save at First Federal, you're really cookin'.

Gift offer good only while supply lasts. Federal regulations permit only one free gift per account.

DEPOSIT	\$300 or more	\$1,000 or more	\$5,000 or more	\$10,000 or more	With an additional \$100 deposit you can purchase
A. 8-piece Foley Utensil Set	ANY ONE FREE	ANY ONE FREE			\$ 3.95 \$ 3.95 \$ 4.95
B. Bon Appetit Social Planner					\$ 5.95 \$ 5.95
C. 5" x 9" Loaf Dish					\$ 5.95
D. 8" Square Griddle	\$ 3.95				\$ 9.95 \$ 11.95
E. 8" Square Griddle	\$ 3.95				\$ 11.95
F. 3-piece, 2-qt. Basket Buffet Set	\$ 3.95				\$ 11.95
G. 11" Square Griddle	\$ 5.95	\$ 2.95			\$ 11.95
H. 10" Open Skillet	\$ 7.95	\$ 4.95			\$ 11.95
I. 13-qt. Covered Saucepan	\$ 7.95	\$ 4.95			\$ 11.95
J. 13-qt. Covered	\$ 7.95	\$ 4.95			\$ 11.95
K. National Semiconductor Pocket Calculator	\$ 7.95	\$ 4.95			\$ 11.95
L. 4-qt. Slow Cooker*	\$11.95	\$ 8.95	\$ 5.95		\$11.95
M. 3-qt. Covered Casserole	\$11.95	\$ 8.95	\$ 5.95	\$ 5.95	\$11.95
N. 3-qt. Covered Saucepan	\$11.95	\$ 8.95	\$ 5.95	\$ 5.95	\$11.95
O. 5-qt. Dutch Oven	\$14.95	\$11.95	\$ 8.95	\$ 6.95	\$16.95
P. 12" Covered Skillet	\$15.95	\$12.95	\$ 9.95	\$ 7.95	\$19.95
Q. 12-Cup Percolator*	\$15.95	\$12.95	\$ 9.95	\$ 7.95	\$19.95
R. 8-qt. Dutch Oven	\$21.95	\$13.95	\$ 9.95	\$ 6.95	\$26.95
S. 10-Cup Drip Coffeemaker*	\$21.95	\$13.95	\$ 9.95	\$ 6.95	\$26.95
T. 12" Electric Skillet	\$23.95	\$20.95	\$17.95	\$15.95	\$27.95
U. 6-qt. Oblong Slow Cooker	\$25.95	\$22.95	\$19.95	\$17.95	\$29.95
V. 7-piece West Bend Set	\$37.95	\$34.95	\$31.95	\$29.95	\$41.95
W. 7-piece Le Creuset Food Processor	\$77.95	\$74.95	\$71.95	\$69.95	\$81.95

*These West Bend products do not feature SilverStone® finish. Illustrated gifts are subject to availability at time of selection and the association's right to withdraw this offer at anytime. All prices plus 4% Michigan sales tax. Only one gift per account is permitted under federal regulations and the right to limit the total value of the gift per person or family is reserved by the association. Gift offer not available in our Grand Rapids offices.

Type of Account	Minimum Amount	Annual Rate	Effective Annual Rate**
Regular (Daily Interest)	No Minimum	5.50%	5.61%
One-Year Certificate*	\$100	6.50%	6.66%
2½-Year Certificate*	\$100	6.75%	6.92%
4-Year Certificate*	\$100	7.50%	7.71%
6-Year Certificate*	\$100	7.75%	7.98%
8-Year Certificate*	\$100	8.00%	8.24%
4-Year Money Market Certificate†‡	\$100	The interest rates for these accounts are determined on the date the account is opened. Call 965-2220 for the current rates.	
182-Day Money Market Certificate‡†‡	\$10,000		

*Federal regulations require a substantial interest penalty for early withdrawal from certificate savings accounts.

**Interest on all First Federal savings accounts (except 182-Day & Four-Year Money Market Certificates) is compounded quarterly.

Interest on this account is compounded continuously.

†Federal regulations prohibit the compounding of interest during the term of the account.

1ST FEDERAL SAVINGS OF DETROIT

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

Branch offices throughout the Detroit Metropolitan Area including one near you:

FARMINGTON
Farmington Road
South of Grand River
476-3724

FARMINGTON HILLS
33000 W. 12 Mile Road
at Farmington Road
477-8500

LIVONIA
Middlebelt at 7 Mile
474-4843

NOVI
10 Mile and Meadowbrook
348-9110

W. BLOOMFIELD TWP.
Orchard Lake Road at Maple
851-1343

SOUTHFIELD
10 Mile West of Telegraph
554-8030

LATHRUP VILLAGE
27777 Southfield Road
North of 11 Mile
569-1555