

## STANDARD FEDERAL SAVINGS

# Good news for all savers.

Standard Federal Savings offers a wide choice of savings plans, plus bonus gifts free or at big savings.

### NEW 4-YEAR MONEY MARKET SAVINGS CERTIFICATE\* MINIMUM BALANCE \$100.00

INTEREST CONTINUOUSLY COMPOUNDED

This account pays interest at a rate based on the average 4-year yield for United States Treasury Securities as determined by the United States Department of the Treasury. The interest rate on 4-Year Money Market Certificates is determined monthly by the Treasury Department. The rate in effect on the day the certificate is opened will remain in effect for the full 4-year term. Interest is continuously compounded on the most favorable basis possible—giving you the highest rate available on these certificates—1/4% higher than banks can pay. In July, the rate is 7.85% per annum, and with continuous compounding the effective annual yield is 8.284%.

### NEW! A HIGHER INTEREST RATE ON REGULAR PASSBOOK SAVINGS ACCOUNTS.

The interest rate on the regular passbook savings account has been increased to 5 1/2%, paid and compounded quarterly. No minimum deposits are required. Interest is paid from the day of deposit to the day of withdrawal. With quarterly compounding, the effective annual yield on this account is 5.614%. No bank can pay this high rate on regular passbook savings.

### 26-WEEK

### MONEY MARKET CERTIFICATES\* MINIMUM BALANCE \$10,000.00

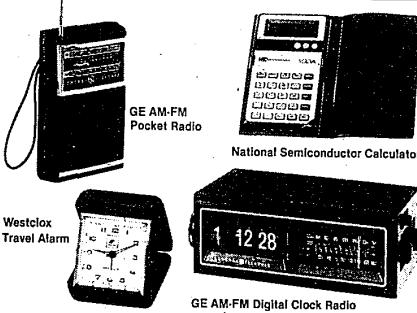
The interest rate of this certificate is determined by the average auction rate (on a discount basis) for 26-week Treasury Bills. Federal regulations prohibit all financial institutions from compounding interest during the term of a 26-Week Money Market Certificate. If retained in the account, interest is compounded at the time of renewal. The interest rate on 26-Week Money Market Certificates is determined weekly. The rate in effect on the day the certificate is opened is the rate in effect for the full 26-week term. Call 643-9583 to obtain the current rate.

### \$100,000.00 SAVINGS CERTIFICATE\*

This certificate has terms ranging from 30 days to 5 years with interest rates quoted by Standard Federal Savings on a daily basis. The rate established at the time an account is opened is the rate in effect for the full term of the certificate. Interest may be added to this account and compounded quarterly, or you may elect to receive your interest by check. Call 643-9562 for the current rates.

Gifts	For a Deposit of \$500 or more	For a Deposit of \$5,000 or more
Westclox Travel Alarm	Free	Free
GE AM-FM Pocket Radio (Batteries not included)	\$5.00	Free
National Semiconductor Calculator	\$5.00	Free
GE AM-FM Digital Clock Radio	\$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 above for your gift. Federal regulations restrict the number of gifts to one per account. You may receive more than one gift. No gifts are allowed for funds transferred from one Standard Federal Savings account to another. All gifts are cash value and are offered good for a limited time only. Gifts offered subject to availability. Additional gifts are not available for purchase.



More good news for savers—minimum deposit requirements have been reduced to \$100 on all of these Standard Federal Certificates\*.

<b>8%</b> 96-Month Certificate <b>8.24%</b> effective annual yield with quarterly compounding	<b>7 3/4%</b> 72-Month Certificate <b>7.98%</b> effective annual yield with quarterly compounding	<b>7 1/2 %</b> 48-Month Certificate <b>7.71%</b> effective annual yield with quarterly compounding	<b>6 3/4 %</b> 30-Month Certificate <b>6.92%</b> effective annual yield with quarterly compounding	<b>6 1/2 %</b> 12-Month Certificate <b>6.66%</b> effective annual yield with quarterly compounding
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### New penalties for early withdrawal from savings certificates.

\*Funds may be withdrawn at any time. For certificate accounts issued or renewed beginning July 1, 1979, funds withdrawn prior to maturity from certificates with a term of one year or less will lose 90 days' interest. All interest will be lost if the funds have

been on deposit for less than 90 days. For certificates with a term of more than one year, the funds withdrawn will lose 180 days' interest, or all interest if the funds have been on deposit for less than 180 days.

