

★  
ATTENTION  
FIRST FEDERAL  
CUSTOMERS.

# VOTE

## YES

★ FIRST FEDERAL OF MICHIGAN ★

### HELP US DO MORE FOR YOU BY VOTING "YES" FOR OUR STOCK CONVERSION PLAN.

As a First Federal of Michigan customer, you're aware of the many financial services we offer. From savings and interest-earning checking to consumer and home loans.

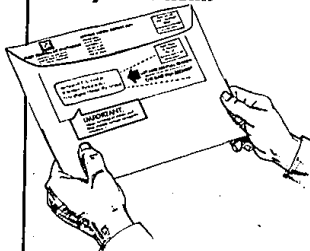
To meet more of your financial needs, we'd like to expand our services.

That's why we're hoping you'll help us convert to a stock form of ownership. As a stock association, we'll be able to provide additional capital strength for our depositors, and financial support for increased lending activity, expanded facilities, acquisitions and future growth.

But before we can put our plan into action, we need you to take action. And vote.

The whole process is as easy as 1-2-3.

#### Step 1: Look for your Proxy Statement.



You'll be receiving in the mail—if you haven't already—a detailed Proxy Statement explaining our complete Stock Conversion Plan. Please read it carefully.

Included in the statement, you'll find Proxy Cards.

#### Step 2: Vote.

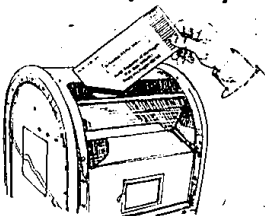
YES ☒ NO ☐

It is very important that you vote. If you don't, it is considered a "no" vote.

Our Board of Directors has approved the proposed change, and we urge you to vote "yes."

Voting for conversion will not affect your current accounts or loans. Nor does it obligate you to buy stock.

#### Step 3: Mail your Proxy.



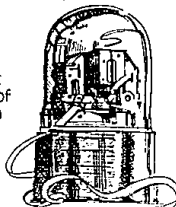
After you have decided how to vote, mark, date and sign the Proxy where indicated. That's all there is to it! Mail the Proxy in the blue postage-paid business reply envelope labeled "PROXY"—or bring the Proxy to any office of First Federal of Michigan. If you receive more than one Proxy, please vote and return each one.

Or you may pick up Proxy Cards at any First Federal of

Michigan branch office and complete the voting process there.

Remember: You must vote before November 2, 1983.

#### Stock subscription offer.



As a First Federal of Michigan customer, you will have the first opportunity to purchase stock.

If you choose to buy stock during the subscription period—September 24, 1983, to October 26, 1983—just send us your check or money order with the completed Stock Subscription Card you received with the Proxy material. You may also withdraw money from your certificate accounts, without any withdrawal penalties, to cover all or part of the cost of your stock purchase.

Please feel free to contact any stockbroker or financial advisor for any investment recommendations.

#### Call our conversion center's toll-free hot line—1-800-992-3118.

If you have any questions about this Stock Conversion Plan, our trained personnel will be happy to help you. Or stop in at any First Federal of Michigan office.

**YOU HAVE A HAND IN FIRST FEDERAL'S GROWTH.**



## FIRST FEDERAL OF MICHIGAN

Main Office: 1001 Woodward Avenue, Detroit, Michigan 48226. Phone: (313) 965-1400.

AVON TOWNSHIP  
N. Adams Road  
at Watson Blvd.  
378-5530

BLOOMFIELD HILLS  
Woodward  
at Long Lake  
647-4700

BLOOMFIELD VILLAGE  
W. Maple  
at Cranbrook  
647-3806

BIRMINGHAM  
1020 Haynes  
at Johnson Road  
844-7510

W. BLOOMFIELD  
Olivier Lake Road  
at Maple Road  
631-1343

ORCHARD LAKE  
1020 Haynes  
at Johnson Road  
844-7510

NORTHLAND  
Greenfield  
at Johnson Road  
564-6228

SOUTHFIELD  
13 Mile Road  
at Johnson Road  
354-9030

FARMINGTON  
Farmington Road  
at Johnson Road  
478-3724

LATHRUP VILLAGE  
21777 Southfield Rd  
at Johnson Road  
599-1555

TROY  
Big Beaver Road  
at Johnson Road  
689-6336

STERLING HEIGHTS  
18 Mile Road  
at Johnson Road  
739-2200

TROY  
14 Mile Road  
at Johnson Road  
689-2546

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