

Compare IRAs

Which would you prefer... a higher stated interest rate or more money?

Michigan National compounds interest monthly to pay you more money for your money.

Higher stated interest rates on Individual Retirement Accounts (IRA) may sound good initially. But, if you're interested in earning more money for your money, consider the effects of Michigan National's monthly compounding of interest versus other banks' simple interest method of payment.

Earn Interest on your Interest

A minimum deposit of only \$50 at Michigan National earns interest each month. So, month by month, year after year you continually earn interest on your interest.

Most other banks, however, pay interest on a simple basis.

No compounding.

No payment of interest on your interest.

That's why other banks can quote a higher rate, and still pay less interest over the lifetime of your investment.

Don't be fooled by high interest IRA claims.

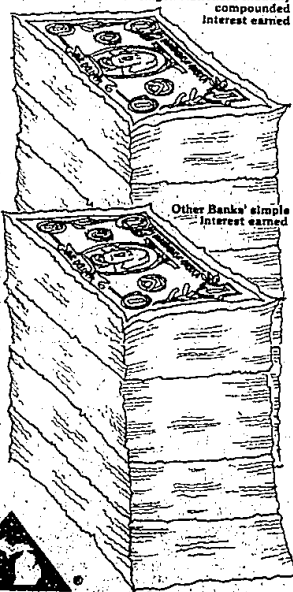
Invest your retirement savings with Michigan National where your IRA will earn more money for your money with monthly compounding.

Need a loan to fund your IRA?

Borrow up to your annual IRA contribution limit at preferred rates to take advantage of 1983 or 1984 tax deductions. Then write off interest payments for an additional tax savings. Ask for details on the advantages of an IRA loan at any branch office.

Michigan National's monthly compounded interest earned

Other Banks' simple interest earned



Michigan National Corporation Banks

Substantial penalties and tax liabilities imposed for withdrawal from IRA prior to age 59½, except in cases of death or disability. Withdrawals must begin by age 70½. Member F.D.I.C.

Michigan National is a member of the Sunbelt Banking Group, which has over 200 branch offices, serving Michigan's largest ATM network. Michigan Money Deposits insured up to \$100,000 by the FDIC. Backed by over \$400 million in Depositor Protection Accounts. Total assets exceed \$6.7 billion.

B Your Complete Ambulatory Health Care Center

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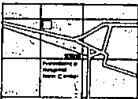
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Office hours by appointment 478-8544

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Tom Cornick, MD • Donna Cipe, MD
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Mary Angelica, DDS • Mervyn L. Kasser, DDS
Donna Michals, Registered Myofunctional Therapist
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Conard Wayne, DDS, MS
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