

25 reasons why you'll like the way we do banking.

Standard Federal offers a wide range of banking services. So there are a lot of good reasons for doing all your banking with us. For example:

Savings Accounts

1. Money Market Plus Accounts — with high money market interest rates, no penalty for early withdrawal and a unique bonus interest plan in which you earn extra interest for larger balance accounts.

2. Regular Savings Accounts — paying the highest annual rate available from the date of deposit to date of withdrawal.

3. 7 Day to 10 Year Certificate Accounts — all at competitive interest rates — allowing you to choose the term that fits your own investment plan.

Retirement Plans

4. Individual Retirement Accounts (IRA) — tax deferred savings for a working person who may contribute up to a maximum of \$2,000.00 per year. A working person with a non-working spouse may contribute up to \$2,250.00 per year.

5. Simplified Employee Pension Plans (SEP) — which allow an employer to contribute to an individual employee's IRA.

6. Self-Employed Retirement Programs.

Checking Accounts

7. Interest Bearing Checking Accounts — paying $5\frac{1}{4}\%$ annual interest continuously compounded and paid monthly.

8. Money Market Checking Accounts — presently paying 6% annual interest for accounts maintaining a \$2,500 balance. Interest compounded monthly for a high return.

9. Commercial Checking Accounts — designed for our commercial loan customers.

Home Loans

10. Fixed Rate Mortgage Loan — with 15 year or 30 year terms. Interest rate remains constant during the entire life of the loan.

11. Adjustable Rate Mortgage Loan — with a low initial interest rate, featuring annual interest rate and payment changes which are related to current market conditions.

12. Second Mortgage — a loan secured by a mortgage on property which already serves as collateral for another mortgage and which can be used for a variety of business,

personal, family and household purposes.

13. Bridge Loan — a loan which bridges the financial gap when you need the equity from your present home to complete the purchase of your next home.

14. Equity Line Loans — which provide you with a convenient means of converting the equity in your home into cash without refinancing your existing first mortgage.

Consumer Loans

15. Automobile Loans

16. Installment Loans

17. Home Improvement Loans

18. Certificate/Passbook Loans

All consumer loans feature simple interest which means you can actually save money on interest

charges when you make additional payments or repay a loan early.

19. Credit Line Loan — a personal line of credit up to \$7,500 that gives checking account customers access to ready cash as well as overdraft protection.

Commercial Loans

20. Secured Loans — using equipment or inventory to obtain loans for other business purposes.

21. Unsecured Loans — to finance building expansion, equipment, additional inventory or capital improvements.

Other Services

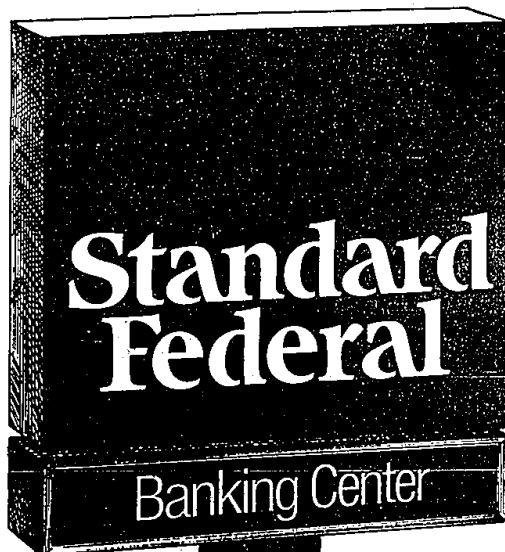
22. Visa Card — with No Annual Fee!

23. Standard Brokerage Services, Inc.,* a separate corporation owned by us; provides discount brokerage services and the ability to trade through any Standard Federal office.

24. Direct Deposit — of any recurring checks such as Social Security, dividends, payroll, etc.

25. Automatic Loan Payments — qualify you for no monthly service charges on your Standard Federal checking account when Standard Federal loan payments are deducted automatically from your Standard Federal checking account.

Whatever your banking needs, there's a good reason to come see us. For more information on any of these banking products and services, visit any of our conveniently located offices.



You'll like the way we do banking

Standard Federal Bank
Savings/Financial Services
2401 W. Big Beaver Road
Troy, MI 48064



Standard
Federal