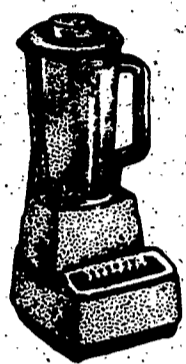


# WE'RE DOING IT!



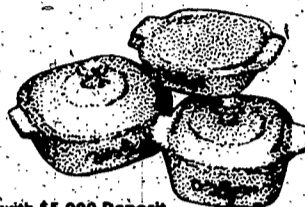
FREE with \$5,000 Deposit  
Waring Blender



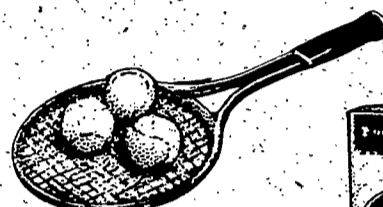
FREE with \$5,000 Deposit  
Window Fan



FREE with \$2,500 Deposit  
Backgammon Game



FREE with \$5,000 Deposit  
Corning Saucepan or Bakeware Set



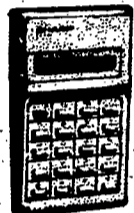
FREE with \$500 Deposit  
Tennis Racquet & Balls



FREE with \$500 Deposit  
Intermatic Time-all



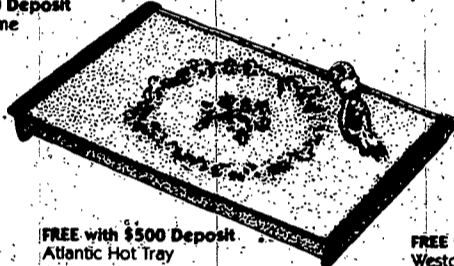
FREE with \$2,500 Deposit  
12 Spaulding Golf Balls



FREE with \$500 Deposit  
Sharp Calculator



FREE with \$2,500 Deposit  
Pyrex Bowl Set



FREE with \$500 Deposit  
Atlantic Hot Tray



FREE with \$5,000 Deposit  
Westclock Men's Pocket Watch & Chain



FREE with \$500 Deposit  
Shetland Pony Hair Dryer



FREE with \$5,000 Deposit  
Regal Coffeepot



FREE with \$2,500 Deposit  
Everbredy Lantern & Taylor Auto Compass



FREE with \$5,000 Deposit  
G.E. Steam Iron



FREE with \$2,500 Deposit  
Pyrex Canister Set



FREE with \$5,000 Deposit  
Norelco or Honeywell Smoke Alarm



FREE with \$500 Deposit  
Corning Grab-It



FREE with \$5,000 Deposit  
Toro Trimmer Weeder



FREE with \$2,500 Deposit  
Digital Clock



FREE with \$5,000 Deposit  
Rival Crockpot



FREE with \$5,000 Deposit  
Thermos Cooler and Jug



FREE with \$5,000 Deposit  
Emerson AM/FM Portable Radio

## DOING MORE FOR YOU

Free Gifts . . . for saving money at First Federal. Simply deposit \$500, \$2,500, \$5,000 or more—and select your gift FREE.

- One gift per depositor. Sorry, no mail orders.
- Minimum deposit for a free gift must remain in the account for 14 months (26 weeks for 6-month certificates).
- First Federal reserves the right to substitute gift items without prior notice.
- Only Certificates of Deposit are eligible for gift.
- With a 6-Month Money Market Certificate (\$10,000 minimum), select any (1) free gift from the \$5,000 category.

## ...AND YOUR MONEY!

First Federal pays the highest interest on all accounts by regulation.

Account/Annual Interest Rate	Term	Minimum Deposit	Effective Annual Yield
6.00% Moneymaker Certificate	90-364 days	\$100	6.27%
6.50% Moneymaker Certificate	1-2 1/2 years	\$100	6.81%
6.75% Moneymaker Certificate	2 1/2-10 years	\$100	7.08%
7.50% Moneymaker Certificate	4-10 years	\$100	7.90%
7.75% Moneymaker Certificate	6-10 years	\$100	8.17%
8.00% Moneymaker Certificate	8-10 years	\$100	8.45%
12.00% Special Moneymaker Certificate	2 1/2-10 years	\$500	12.94% (March Rate Shown)
SIX MONTH Money Market Certificate	182 days	\$10,000	**Rate Fixed On Date Issued

PLEASE INQUIRE . . . about H.W.D.'s \$100,000 negotiable Certificate of Deposit.

\*You'll learn the effective annual yield (yearly interest) providing your principal and interest remain on deposit for one full year.  
NOTE: A substantial interest penalty is required for early withdrawals on certificate accounts based on the terms of the certificate.  
\*\*Regulations specify simple interest (no compounding) for this certificate.



# FIRST FEDERAL SAVINGS

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