

# PAY-BY-PHONE IS NOW ABSOLUTELY FREE AT FIRST FEDERAL!



No minimum deposits!

No service charges!

All free through  
December 31, 1980!

That's right. First Federal has made it even easier on our budget when it's time to pay bills. Now I get telephone bill paying plus all the other advantages of the *PREFERRED* Account with no minimum balances and no service charges.

First Federal is helping me save time and lots of money with their telephone bill paying service called the *PREFERRED* Account. I stay on the go, but it's easy for me to find time to make a phone call. All I have to do to pay all my bills is call First Federal's Pay-by-Phone tellers and tell them who to pay, how much, and when to pay them. I can even transfer money between checking and my *PREFERRED* Account.

First Federal does all the check writing and pays all the postage, whether I pay one bill or 20, and it's all free. Plus, all my money earns interest every day. *PREFERRED* also helps me keep my budget in line. I can keep track of every transaction just by glancing at my detailed monthly statement. Everything is right there in front of me in black and white.

With *PREFERRED*, I get all this convenience plus Prestige, the nationwide emergency cash card, notary services, and no-fee American Express traveler's checks.

*PREFERRED* sure has been a great help to me. It would probably do a lot for you, too, especially since the entire service is free. Why don't you stop in any First Federal office for a demonstration of this convenient and money-making account?

CHECKING-WITH-INTEREST COMES DECEMBER 31  
TO THE PREFERRED ACCOUNT!

 **First Federal**  
**Savings** AND LOAN  
ASSOCIATION



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