



# First Federal Savings and Loan

TELEPHONE EMpire 4-1923  
THE SAVINGS CORNER, 78 SOUTH MAIN ST.

M. L. DYE, PRESIDENT  
SALT LAKE CITY, UTAH

November 25, 1959

## PROJECTIONS IN THE YEAR 2000 A. D. FOR FIRST FEDERAL SAVINGS:

It is my opinion that during the next forty (40) years, First Federal Savings will enjoy a substantial growth and will expand its services to many thousands of people.

I visualize an Institution of two-hundred million, with service branches located along the Wasatch front. These branches will be complete in all of their services and provide ample parking and drive-in service. In addition, a substantial amount of business will be transacted by mail. Centralized accounting will be such that any transaction will be automatically recorded through electronics to the Home Office of the Company.

The present Home Office, which is now being completed, will be demolished and a modern and new building will be erected to exclusively house the operations of First Federal Savings. All of the ground floor of this new building will be used by First Federal, with front and rear entrances - and both, equally attractive. The property to the rear, which now houses White & Company and Miller Market, will be demolished and drive-in teller service, as well as customer parking, will be provided in this area.

In addition to making mortgage loans, for practically the entire purchase price, First Federal Savings will add services facilitating the building and renting modern apartment units and financing entire community completely - from residences, apartments, shopping centers, so forth.

The nature of the downtown area will change so completely, that the functions of the Home Office will be Executive - Management policies, General Accounting and a minimum of customer service.



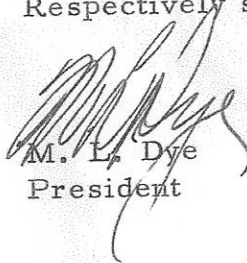
Where Thousands Have Saved Millions

PREDICTIONS IN THE YEAR 2000 A. D. FOR FIRST FEDERAL SAVINGS:

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Most of the customer service will be provided through branch operations and by methods that are not even thought of today, with emphasis on SPEED and EFFICIENCY of customer service.

Respectively submitted,



M. L. Dye  
President

MLD:dw