

To get started, enroll in Workplace Advantage Banking and choose the account that works for you.

Simple

A simple, easy-to-manage everyday account with low balance requirements and offers new customers a **\$150 CASH BONUS*** after satisfying certain requirements.

Simple+

An account that introduces additional banking benefits with qualifying balances and offers new customers a **\$250 CASH BONUS*** after satisfying certain requirements.

Select

A relationship-based account that rewards you with more services, a preferred money market account rate[†], money-saving benefits and offers new customers a **\$350 CASH BONUS*** after satisfying certain requirements.

Workplace Advantage Banking customers have access to these special benefits:

- > Complimentary Financial Consultation
- > Free Notary Services
- > On-Site Education Seminars

Features and Benefits

Requirements to Avoid Monthly Service Charge

Monthly Service Charge If Requirements Are Not Met

Requirements to Receive Cash Bonus

Online Banking

Mobile Banking³

Debit Card

Free Checks

Residential Mortgage Closing Cost Discount⁴

Safe Deposit Box Discount⁵

Non-Astoria Bank ATM Withdrawals & Inquiries (charged by Astoria Bank)

Non-Astoria Bank ATM Fee Rebates⁶ (charged by other financial institutions)

Fee Waiver with Transfers to Eligible Savings Account⁷

Simple

Minimum average monthly balance¹ of \$250 **OR** direct deposits² ≥ \$250 during your monthly statement cycle

\$3

Satisfy requirements to avoid the checking account's monthly service charge

AND

Receive direct deposits of \$250 or more each month for three consecutive months within the first four months of account opening **OR** make three Bill/People Pay payments of at least \$25 each month for three consecutive months within the first four months of account opening using Astoria Bank Online/Mobile Banking

Yes

Yes

Visa® Debit Card

First order of 120 basic checks

\$500 off your Astoria Bank Mortgage Closing Costs

50% off first year's rental fee on safe deposit box—up to \$50.00 value (Subject to availability)

4 non-Astoria Bank ATM transaction fees waived per monthly statement cycle

None

The monthly service charge for either your Statement Savings or Insured Money Maker Account will be waived if you have transfer(s) totaling at least \$25 per monthly statement cycle from your Astoria Bank account

Simple+

Minimum average monthly balance¹ of \$2,500 in Simple+ **OR** minimum \$10,000 in combined linked deposit accounts on your statement cycle date

\$10

Yes

Yes

Visa® Debit Card

First order of 120 basic checks

\$500 off your Astoria Bank Mortgage Closing Costs

50% off first year's rental fee on safe deposit box—up to \$50.00 value (Subject to availability)

Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met

None

Select

Minimum balance of \$25,000 in combined linked deposit accounts on your statement cycle date

\$15

Yes

Yes

Visa® Debit Card

Unlimited basic checks

\$500 off your Astoria Bank Mortgage Closing Costs

50% off the annual rental fee for a 2X5 safe deposit box (Subject to availability)

Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met

Rebates of up to \$15 per monthly statement cycle if requirements to avoid monthly service charge are met⁶



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Employer must be enrolled in the Workplace Advantage Banking (WAB) program for an employee to be eligible for WAB benefits. Employee is limited to enrolling one eligible checking account and one eligible savings or money market account in the WAB program.

* The Workplace Advantage Banking cash bonus will be credited to the opened account within 30 business days after receipt of the third month's required direct deposit(s) or after the third month's required Bill/People Pay payment has posted. Account must be open when bonus is credited. The minimum opening deposit for a Simple account is \$25 and is \$100 for a Simple+ or Select checking account. As of 02/11/16, the Annual Percentage Yield (APY) is 0.05% for all balances in the Simple+ or Select checking account. Rates are variable and subject to change. Fees may reduce earnings on the account. Cash bonus will be reported as income on IRS Form 1099-INT. The bonus is limited to \$150, \$250, or \$350 for the Simple, Simple+,

or Select checking account respectively. Limit one WAB cash bonus per customer and account. WAB cash bonus cannot be combined with any other cash bonus offer. Customers who have previously received a bonus are ineligible. See branch for additional terms, conditions and restrictions. Offer can be revoked by Astoria Bank at any time.

² With a \$10,000 Average Monthly Balance in Select checking account.

³ The Average Monthly Balance is calculated by adding together each daily closing balance throughout the monthly statement cycle and dividing this sum by the number of days in the statement cycle.

⁴ A direct deposit is a pre-authorized deposit credited to the customer's checking account via Automated Clearing House (ACH).

⁵ You will need Internet access to use these services. Message and data rates may apply from your wireless carrier. Please check with your wireless service provider for details on its fees and charges.

⁴ The checking account must be open at the time of closing. Limit one offer per customer and closing.

⁵ Limited to one discount.

⁶ Customers with Select checking accounts, who satisfy minimum balance requirements, receive a rebate of \$3 per withdrawal conducted at a Non-Astoria Bank ATM up to a maximum of \$15 per Monthly Statement Cycle. This rebate may be reported on a 1099-MISC form.

⁷ The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in Workplace Advantage Banking (WAB). To enroll the Statement Savings OR IMMA in WAB, the account must be linked to an eligible checking account enrolled in WAB. The minimum opening deposit (\$500 for Statement Savings; \$2,500.00 for IMMA) will be waived. As long as the savings or money market account is enrolled in WAB and receives transfer(s) totaling at least \$25 per month from an Astoria Bank account, the monthly service charge

(\$5.00 for Statement Savings; \$8.00 for IMMA) and the qualifying balance requirement (\$500 average daily balance for Statement Savings; \$2,500.00 minimum daily balance for IMMA) will be waived. Statement Savings and IMMA are subject to normal account restrictions as outlined in the Schedule of Charges and Availability of Funds brochure. The fee waiver does not apply to any other type of savings or money market accounts outside of the types of accounts mentioned here. See branch for details.

Your checking account becomes inactive when no transactions (except for fees charged or interest paid) occur for a minimum of 89 consecutive days. A \$10 monthly fee will then be charged on your statement date until your account becomes active. This fee will be waived if you maintain an average balance of \$5,000 or more in the inactive account.

Astoria Bank reserves the right to discontinue or modify the WAB program at any time without notice.