WORKPLACE ADVANTAGE
BANKING PROGRAM

We know you work hard. It's time to bank easier.

Introducing, Astoria Bank's Workplace Advantage Banking Program. This special program is designed to simplify your everyday banking and tailored to meet your financial needs.

It's made available to you through your employer, and at no additional cost to you. Astoria will even open the account at your place of work. It's just another way to thank you for all of your hard work.

For more information, please speak with a Workplace Advantage Banking Coordinator, available at any Astoria Bank branch, today.

Contact Us

We're here to help.
Just call, visit us online, or stop by your nearest Astoria Bank branch.

1-800-ASTORIA
AstoriaBank.com

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.

* Account must be open when bonus is credited. As of 11/9/16, the Annual Percentage Yield (APY) is 0.05% for all balances in the Simple+ and Select checking accounts. 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.

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

1 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.

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

3 To access your Astoria Bank accounts using the mobile banking services, you must be enrolled in Online Banking. 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 Checks must be ordered from Astoria Bank, through our vendor.

5 Available with a new Astoria Bank residential mortgage, subject to qualification, approval and closing. Borrower must open an eligible Astoria Bank checking account at least fifteen (15) calendar days before the loan closing date and checking account must be open through the closing date. Limit one discount per customer and closing. Borrowers who have previously received this discount are ineligible.

6 Box is subject to availability. Discount will be applied as long as the fee is debited from your Select checking account, using Safe Deposit Box Auto-Pay. Only one discount per safe deposit box.

7 Customers with Select checking accounts, maintain the minimum balance requirement of $25,000 in any combination of linked Astoria Bank deposit accounts on their statement cycle date, 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.

8 The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in 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.

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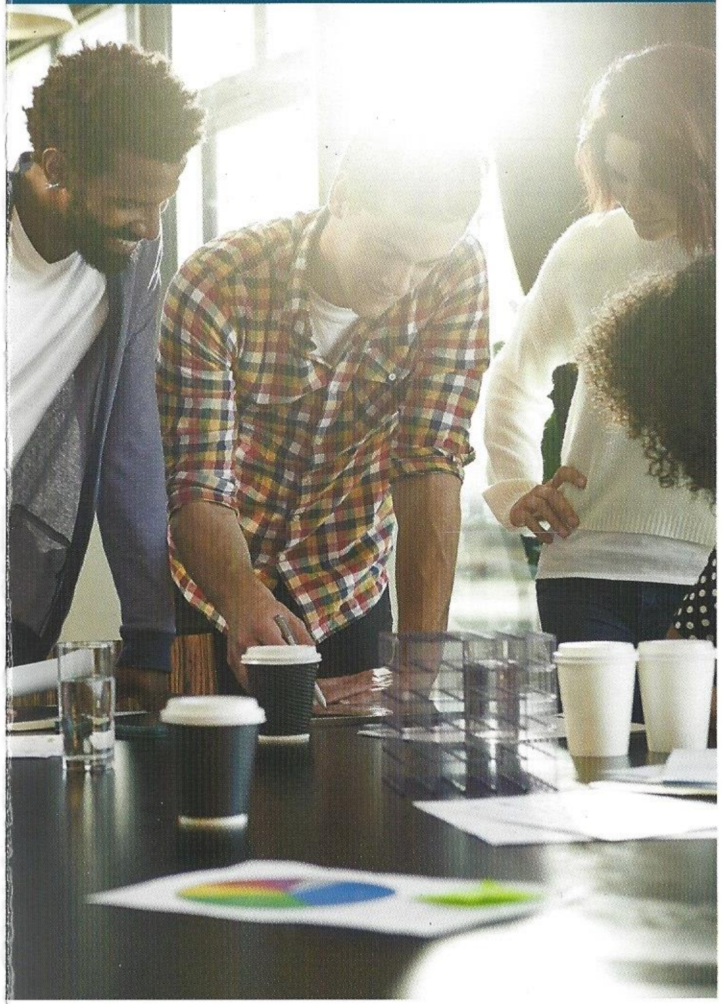
Workplace Advantage Banking Program

An exclusive employee program to save you time and money.



ASTORIA BANK

Astoria Bank's Workplace Advantage Banking Program offers a variety of checking accounts, all designed for the way you live, work and bank.

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.

ADDITIONAL BENEFITS

Workplace Advantage Banking customers have access to these special benefits:

- Complimentary Financial Consultation
- Free Notary Services available at every Astoria Bank branch
- On-Site Education Seminars on how to plan for retirement, buy your dream home, protect against identity theft and more

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

Features and Benefits	Simple	Simple+	Select
Requirements to Avoid Monthly Service Charge	Minimum Average Monthly Balance[1] of $250 **OR** Direct Deposits[2] ≥ $250 during your monthly statement cycle	Minimum Average Monthly Balance[1] of $2,500 in Simple+ **OR** minimum $10,000 in combined linked deposit accounts on your statement cycle date	Minimum balance of $25,000 in combined linked deposit accounts on your statement cycle date
Monthly Service Charge If Requirements Are Not Met	$3	$10	$15
Minimum Opening Deposit	$25	$100	$100
Requirements to Receive Cash Bonus*	**Satisfy requirements** to avoid the monthly service charge **AND** 1) Receive Direct Deposits of $250 or more each month for three consecutive months within the first four months of account opening **OR** 2) 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–**Bonus will be credited to your account within 30 business days after receipt of the third month's Direct Deposit(s) or after the third month's Bill/People Pay payment has posted.**		
Online Banking	Yes	Yes	Yes
Mobile Banking[3]	Yes	Yes	Yes
Debit Card	Visa® Debit Card	Visa® Debit Card	Visa® Debit Card
Free Checkbook[4]	First Basic Order	First Basic Order	Unlimited Basic Orders
Residential Mortgage Closing Cost Discount[5]	$500 off your Astoria Bank Mortgage Closing Costs	$500 off your Astoria Bank Mortgage Closing Costs	$500 off your Astoria Bank Mortgage Closing Costs
Safe Deposit Box Discount	None	None	$20 off the annual rental fee of any size box[6]
Non-Astoria Bank ATM Withdrawals & Inquiries (charged by Astoria Bank)	4 non-Astoria Bank ATM transaction fees waived per monthly statement cycle	Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met	Non-Astoria Bank ATM transaction fees waived per monthly statement cycle if requirements to avoid monthly service charge are met
Non-Astoria Bank ATM Fee Rebates (charged by other financial institutions)	None	None	Rebates of up to $15 per monthly statement cycle if requirements to avoid monthly service charge are met[7]
Fee Waiver with Transfers to Eligible Savings Account[8]	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		

Please read reverse side for important information.