



NYCB Online...

A better way to manage your money.

NYCB Online makes it simple, convenient and easy to manage your finances virtually anywhere at any time.



Pay Bills – Online Bill Pay is a fast, easy, convenient and a secure way to pay your bills, anytime.



Transfer Money – Transfer money between your NYCB accounts, or to your accounts at other financial institutions.*



Send Money with Popmoney®* – Send money to and receive or request money from your friends, family, or just about anyone with an email address or mobile phone number.



Personal Money Manager – Effectively manage your finances. Get instant, easy access to reporting and spending analysis data.



Account Alerts – Set alerts to keep track of your accounts, monitor your security and personal information and receive bill pay reminders.

Sign up today!

Visit myNYCB.com/NYCBOnline, or call our Customer Contact Center at (877) 786-6560 for more information.



New York Community Bank • Member FDIC and its Divisions -
Queens County Savings Bank • Roslyn Savings Bank • Richmond County Savings Bank
Roosevelt Savings Bank • Garden State Community Bank • Ohlo Savings Bank • AmTrust Bank

New York Commercial Bank • Member FDIC
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Join the NYCB Savers!

What will you save for this year? Join other savers and plan for your future. Become a Saver through the America Saves program, and you are eligible to open a My Community America Saves Account.¹

My Community America Saves Account provides these benefits:

- Exclusively for America Saves members
- No minimum balance requirement
- Higher interest rate – accelerate your savings



Visit <http://americasaves.org/for-saver/726> to get started, or visit your local branch.

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¹Subject to certain transaction limitations. Please ask a bank representative for full terms and conditions. Offer may be withdrawn at the discretion of the bank at any time. The bank is not responsible for typographical errors.

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GROW YOUR SAVINGS WITH THE NYCB STEP-UP^{CD}

MONTHS 15-21

1.34%
INTEREST RATE¹

MONTHS 8-14

1.04%
INTEREST RATE¹

MONTHS 1-7

0.75%
INTEREST RATE¹

1.04%
APY¹

21 MONTH NYCB STEP-UP CD
\$2,500 minimum to open and earn interest

At Months 8 and 15:

- Interest rate automatically increases.
- Flexibility to withdraw all or part of the funds without penalty².

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The 
Family of Banks[®]

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¹Annual Percentage Yield (APY) above is accurate as of February 22, 2016 and is subject to change without notice. The interest rate increases after each seven-month Interest Rate Time Period on the anniversary of the account opening. The interest rates for all three seven-month Interest Rate Time Periods are established at account opening and fixed during the full 21-month term. Fees could reduce earnings. The minimum balance to open and earn the above stated APY for the promotional CD is \$2,500. In order to qualify for the above APY, the CD must be opened with new money not currently on deposit with the Bank.

²A penalty may be imposed for withdrawals before maturity. The penalty will be waived if the withdrawal is made within the first seven (7) calendar days after the start of a new seven-month Interest Rate Time Period.

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