

# 5.99% APR\*

## Five-Year Home Equity Loan - Fixed Rate

- No Closing Costs
- Tax Deductible\*
- Borrow up to \$500,000



### Unlock Your Home's Equity Today!

Visit any of our 27 branch locations  
or call our Loan Center at:

# (516) 671-4900



## The First National Bank of Long Island

*Where Everyone Knows Your Name*

Equal Opportunity Lender  
Member FDIC  EQUAL HOUSING  
LENDER

\*Annual Percentage Rate (APR) shown is fixed for 5 years on a \$10,000 loan with payments automatically deducted from your First National Bank of Long Island checking account at \$193.28 per month. APR is 0.5% higher for loans without automatic deduction at \$195.61 per month. Home Equity Loans are secured by a mortgage on your home and are subject to application and credit approval. Primary residence and second homes only. No Co-ops or Investment Properties. Other Rates and Terms available. Consult a tax advisor about deductibility of interest. New applications only. Rate effective June 2, 2008 and are subject to change without notice.