



The First National Bank of Long Island

Where Everyone Knows Your Name™

Personal Checking Accounts & General Services*

	First Class Banking	Personal Advantage Checking	Senior Checking	Regular Checking	Free Checking
Which Account Is Right For You?	Our foremost checking and savings package	Earn interest on your balances	Low minimum balance with Direct Deposit of Social Security or Pension Benefit for those 60 and over	Non-interest bearing account with low minimum balance	No minimum balance; No monthly fee
Minimum Balance	Checking - None Statement Savings - \$2,500	\$2,500	\$250	\$750	\$0
Minimum to Open	\$50	\$50	\$50	\$50	\$50
Monthly Fee (if minimum is not met)	\$35	\$15 per month; \$0.70 per check or debit	\$10 per month; \$0.70 per check or debit	\$10 per month; \$0.70 per check or debit	None
Standard Personalized Checks	FREE	1st order only - 50 free checks	1st order only - 50 free checks	1st order only - 50 free checks	1st order only - 50 free checks
Unlimited Check Writing	FREE ⁽¹⁾	FREE ⁽¹⁾	FREE ⁽¹⁾	FREE ⁽¹⁾	FREE
E-Statements	FREE	FREE	FREE	FREE	FREE
Check Images	FREE	FREE	FREE	FREE	FREE
Consolidated Account Statements	FREE	FREE	FREE	FREE	FREE
FirstLine Telephone Banking	FREE	FREE	FREE	FREE	FREE
FirstLink Online Personal Banking and Free Bill Pay	FREE	FREE	FREE	FREE	FREE
Account Transaction History	FREE	FREE	FREE	FREE	FREE
VISA® Classic Card ^(2,6)	No annual fee	No annual fee	No annual fee	No annual fee	1st year - no annual fee
Debit Card ⁽³⁾	FREE	FREE	FREE	FREE	FREE
FNBLI (on-us) ATM Withdrawals^(1, 3)	Free	Free – if minimum balance is not met there is a \$0.70 charge	Free – if minimum balance is not met there is a \$0.70 charge	Free – if minimum balance is not met there is a \$0.70 charge	Free

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Non-FNBLI ATM Withdrawals⁽³⁾	Free	Free – if minimum balance is not met there is a \$1.75 charge	Free – if minimum balance is not met there is a \$1.75 charge	Free – if minimum balance is not met there is a \$1.75 charge	\$1.75
Fee per point-of-sale (POS) Transaction⁽³⁾	Free	Free – if minimum balance is not met there is a \$0.60 charge	Free – if minimum balance is not met there is a \$0.60 charge	Free – if minimum balance is not met there is a \$0.60 charge	\$0.60
International ATM Withdrawals⁽³⁾	Free	Free – if minimum balance is not met there is a \$3.00 charge	Free – if minimum balance is not met there is a \$3.00 charge	Free – if minimum balance is not met there is a \$3.00 charge	\$3.00
First Class Overdraft protection⁽²⁾	Available	Not Available	Available	Available	Not Available
Discounts on Personal Installment Loans⁽²⁾	Available	Available	Available	Available	Not Available
Travelers Checks	FREE	Available	Available	Available	Available
Cashier and Counter Checks⁽¹⁾	FREE	FREE	FREE	FREE	Available
Signature Guarantees / Notary Services⁽¹⁾	FREE	FREE	FREE	FREE	Available
Safe Deposit Boxes^(4,5,6)	\$20 Discount	Available	Available	Available	Available

Statement cycles are monthly.

* Interest compounded/paid monthly.

1. Free when minimum balances are maintained.
2. Subject to credit approval.
3. Certain fees may be assessed by our or other financial institutions or retail establishments for use of their ATMs.
4. First Class Banking, \$20 discount available, limited to 1 per household.
5. With automatic charge, a \$5 deduction for boxes <\$100 and a \$10 deduction for boxes \$100 and over, with the exception of First Class Banking Customers.
6. Not FDIC Insured

Regular, Senior, Personal Advantage and First Class Banking Checking accounts are all part of our Premium Suite of Checking Packages. As of March 26, 2003, Budget, Special, and Prime Checking are no longer available as new accounts. However, these accounts are eligible for many of the Premium Suite services inclusive of: free cashier and counter checks; free signature guarantees and notary services; and a VISA[®] Classic Card (subject to credit approval) with no annual fee for the first year.

For a complete list of our personal banking fees, please speak to a branch representative.

INTRODUCTION

The First National Bank of Long Island is your bank – providing the highest level of personal service to help you meet your daily banking needs – where you can always speak with a real person or take advantage of any of the timesaving electronic services including Telephone Banking, Online Banking, and Debit Card.

At The First National Bank of Long Island, you can choose from a number of checking packages designed to fit your lifestyle. Whether you are looking for basic checking or one that offers many added conveniences, The First National Bank of Long Island has the right account for you. All checking accounts have a variety of services included at no additional charge.

We offer the following convenient features with every Regular, Senior, Personal Advantage or First Class Banking account at no charge:

- Unlimited check writing
- Standard personalized checks¹
- Free E-statements
- Consolidated accounts statements
- Complete account transaction history
- Check images
- Telephone banking
- Online banking
- Debit Card²
- Free Bill Payment

¹50 free standard personalized checks: 1st order only for: Regular, Senior Checking, and Personal Advantage.

²Certain fees may be assessed by our or other financial institutions or retail establishments for use of their ATMs.

FIRST CLASS BANKING

Our foremost checking and savings package. As a First Class Banking customer, you receive checking privileges with no per check fees, no monthly maintenance fee, and free standard personalized checks by simply maintaining \$2,500 in a First Class Personal Statement Savings account. In addition to receiving all of the features associated with the Premium Suite, you are eligible to receive free Travelers Checks and discounts on safe deposit box rentals¹.

¹ With automatic deduction, discount varies depending on box size.

PERSONAL ADVANTAGE CHECKING

Earn interest on your balances; receive unlimited check writing privileges; no monthly maintenance fee or per check fees while earning interest monthly on your average collected balances. Just maintain a minimum balance of \$2,500 to receive the many benefits of this elite package plus many useful features and services offered under the Premium Suite.

SENIOR CHECKING - Direct Deposit

A low minimum balance checking account requiring direct deposit. Simply maintain a \$250 balance in this account with no monthly maintenance fee or per check fees when your Social Security or pension benefit is sent to the Bank for immediate credit. Plus, you will receive all of the services linked to the Premium Suite. This account is for individuals 60 years of age or older.

REGULAR CHECKING

A non-interest bearing checking account with a low minimum balance requirement. Simply maintain a \$750 balance to receive a checking account with no monthly maintenance fee or per check fees, in addition to all the added benefits associated with a Premium Suite account at no extra charge.

FREE CHECKING

We offer the following convenient features with every Free Checking account at no charge:

- Unlimited check writing
- Standard personalized checks¹
- Free E-statements
- Consolidated accounts statements
- Complete account transaction history
- Check images
- Telephone banking
- Online banking
- Debit Card²
- Free Bill Payment

¹50 free standard personalized checks: 1st order only for Free Checking.

²Certain fees may be assessed by our or other financial institutions or retail establishments for use of their ATMs.

A checking account that includes all the benefits listed above **plus** the additional conveniences of: no minimum balance requirement, no monthly service charge, no per check charge and unlimited check writing. You will also receive your first order of standard checks for free¹. You are eligible for a VISA[®] Classic Card with NO annual fee for the first year. VISA[®] applications are available at our branches and are subject to credit approval.

¹50 free standard personalized checks.

PREMIUM SUITE CHECKING PACKAGE¹

First Class Banking, Personal Advantage, Regular, and Senior Checking are our *Premium Suite* of accounts. Checking accounts within the Premium Suite contain all the conveniences of Free Checking plus a host of other services added for your benefit. You will receive free: your first order of checks²; cashier, and counter checks; signature guarantee and notary services. For First Class Banking, your standard order of checks are always free. With all Premium Suite Checking Packages, you are eligible for a VISA[®] Classic Card with NO annual fee and First Class Overdraft Protection* (*except Personal Advantage*). VISA[®] and First Class Overdraft Protection applications are available at our branches and subject to credit approval. You will receive a discount on installment loans. Choose the account that is right for you.

¹ Free when minimum balances are maintained.

² 50 free standard personalized checks.

* Subject to credit approval.

PRODUCT & SERVICE FEATURES

FIRST CLASS CREDIT– Overdraft Protection*

This unique credit account provides you with a credit line linked to your checking account. You can give yourself a loan simply by writing a check. It also provides you with overdraft protection up to the amount of your credit line. This credit protection is available to all *Regular, Senior, First Class Banking, Budget, Special, and Prime* checking customers *and is subject to credit approval*.

* Subject to credit approval.

CONSOLIDATED STATEMENTS

The First National Bank of Long Island will provide one easy-to-read consolidated statement that combines your Checking, Statement Savings, Money Market Savings, First Class Credit accounts and Select Savings.

FREE E-STATEMENTS

Let us deliver your account statement(s) right to your personal e-mail address. Delivery is always safe and secure; once your statement arrives simply enter your password to view your account information.

ELECTRONIC BANKING SERVICES

Debit Card²

Use your Debit Card at stores, restaurants, and other merchants displaying the MasterCard™ symbol. It is similar to a reusable plastic check and looks just like a credit card but draws money from your checking account. Simply present your Debit Card to the cashier or swipe it at the terminal, choose the credit function, sign the receipt and the purchase amount is automatically deducted from your First National Bank of Long Island checking account.

You can use the card to make purchases over the telephone, by mail, or over the Internet. The Debit Card also doubles as an ATM card when you use your PIN at any ATM displaying the NYCE® or Cirrus® symbols or point-of-sale terminal displaying the NYCE® or Cirrus® symbols. Your debit card gives you 24-hour access to your checking, statement savings, and money market accounts: withdraw cash, make deposits, check your balances, or transfer funds at any First National Bank of Long Island ATM location. You can use the card to transact business at any ATM. The amount of your purchase is deducted from your checking account and will appear on your monthly statement.

Tracking your spending is trouble-free because every purchase and withdrawal is listed on your monthly statement.

² Certain fees may be assessed by our or other financial institutions or retail establishments for use of their ATMs.

FIRSTLINE AUTOMATED TELEPHONE BANKING

(516) 671-2323 or (212) 227-7100

With FirstLine, our automated telephone banking service, you can obtain information and do your banking right from your home, office, or by using any touch-tone telephone. You can conveniently check balances and activity on your checking, statement savings, and money market accounts; transfer funds; place stop payments; check passbook balances and activity; review loan, mortgage, and home equity account information; obtain current rates, and more!

FREE FIRSTLINK ONLINE PERSONAL BANKING

www.fnbli.com

Banking has never been easier! With access to the Internet, you can check balances and activity on your checking, statement savings and money market accounts; transfer funds, place stop payments; check passbook balances and activity; obtain check images; review loan, mortgage and home equity account information; obtain current rates; and more - any time of the day, any day of the week - using a personal computer! Also, you can conveniently download your latest account information into money management software such as Quicken®/Quickbooks® or Microsoft® Money.

FREE FIRSTPAY BILL PAYMENT

With this exciting product added to your account, you can conveniently pay your bills using a personal computer. Create your own merchant list and pay who you want. Set-up current, recurring and future payments. It's fast, easy, convenient, and of course, it's free!

Information provided within this document is effective as of September 2009 and is subject to change. Current interest rates are available at our branch offices, by calling FirstLine at (516) 671-2323 or (212) 227-7100 or by visiting our website at www.fnbli.com.

For more information on fees, our accounts and various definitions, please speak to a bank representative.

* All offers are subject to change at anytime without notice to you.



Member FDIC

Equal Opportunity Lender

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