



# The First National Bank of Long Island

*Where Everyone Knows Your Name™*

## Personal Savings Accounts & General Services\*

	<b>First Class Banking</b>	<b>Super Select Savings</b>	<b>Personal Money Market Savings</b>	<b>Diamond Passbook</b>	<b>Personal Statement Savings</b>	<b>Golden Passbook</b>	<b>Alpha Passbook</b>	<b>Platinum Savings</b>	<b>K Savings</b>
<b>Which Account Is Right For You?</b>	Our foremost checking and savings package	Our premier savings account earning a high money market interest rate.	A statement savings account earning a money market interest rate.	A traditional passbook with a money market interest rate.	This savings account earns interest from day of deposit to day of withdrawal.	A traditional passbook that earns interest from day of deposit to day of withdrawal.	Designed specifically for minor children of our checking account customers.	A premium interest rate designed specifically for the affluent market.	A savings account for kids under the age of 18 with a special 90 day promo rate and an annual credit incentive plan. This product is available with a passbook or as statement savings.
<b>Minimum to Open</b>	\$50	\$50	\$50	\$50	\$50	\$50	\$25	\$150,000	\$10
<b>Minimum Ledger Balance For No Monthly Fee</b>	Checking - None Statement Savings - \$2,500	\$2,500	\$500	\$500	\$500	\$500	\$50	\$150,000	No Minimum
<b>Minimum Collected Balance To Receive Interest</b>	No Minimum	\$2,500	\$2,500	\$2,500	No Minimum	No Minimum	No Minimum	\$2,500	No Minimum
<b>Monthly Fee (if minimum is not met)</b>	\$35.00	\$10.00	\$7.50	\$7.50	\$5.00	\$5.00	\$5.00	\$7.50	None
<b>Other<sup>(4)</sup> <sup>(5)</sup></b>	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 third party checks per month - \$20.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each	Over 6 withdrawals per month - \$5.00 each

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<b>VISA® Classic Card</b> (1,2)	No annual fee	Available	Available	Available	Available	Available	Not Available	Available	Not Available
<b>Telephone Banking</b>	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE	FREE
<b>Online Personal Banking and Free Bill Pay</b>	FREE	FREE	FREE	Not Available	FREE	Not Available	Not Available	FREE	Not Available
<b>Debit Card</b> (3) (5)	FREE	FREE	FREE	Not Available	FREE	Not Available	Not Available	FREE	Not Available
<b>E-Statements</b>	FREE	FREE	FREE	Not Available	FREE	Not Available	Not Available	FREE	FREE
<b>Consolidated Account Statement</b>	FREE	FREE	FREE	Not Available	FREE	Not Available	Not Available	FREE	FREE
<b>Account Transaction History</b>	FREE	FREE	FREE	Not Available	FREE	Not Available	Not Available	FREE	FREE

Interest Compounded/Paid monthly.

- (1) Subject to credit approval.
- (2) Not FDIC Insured.
- (3) Certain fees may be assessed by our or other financial institutions or retail establishments for use of their ATMs.
- (4) Savings account customers are permitted or authorized to make no more than six transfers and withdrawals, or a combination of such transfers and withdrawals, per calendar month or statement cycle (or similar period) of at least four weeks, to another account (including a transaction account) of the depositor at the same institution or to a third party by means of a preauthorized or automatic transfer, or telephonic (including data transmission) agreement, order or instruction, or by check, draft, debit card, or similar order made by the depositor and payable to third parties.
- (5) Certain fees apply. Speak to a branch representative for complete details.

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

### **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 this account, you can receive free Travelers Checks and a discount on safe deposit box rental.<sup>1</sup>

<sup>1</sup> With automatic deduction; discount varies depending on box size.

### **SUPER SELECT SAVINGS**

Earn a high money market interest rate with this statement savings account. For your convenience, you will receive one easy-to-read monthly, consolidated statement when this account is linked to another statement account. To earn interest, maintain a minimum collected balance of \$2,500 in your account.

### **PERSONAL MONEY MARKET SAVINGS**

This statement savings account earns you a money market interest rate. You have unlimited access to in-branch or ATM withdrawals. To earn interest, maintain a minimum collected balance of \$2,500 in your account. See <sup>(4)</sup> terms and conditions listed on page 2.

### **DIAMOND PASSBOOK**

This personal account combines the convenience of a traditional passbook with a money market interest rate. To avoid a monthly maintenance fee, simply maintain a \$500 minimum ledger balance. To earn interest, maintain a minimum collected balance of \$2,500 in your account.

### **PERSONAL STATEMENT SAVINGS**

Your account information is provided on one easy-to-read statement, which combines your statement savings and checking accounts. This savings account earns interest from day of deposit to day of withdrawal. There is no minimum collected balance to receive interest on your account.

### **GOLDEN PASSBOOK**

A traditional passbook savings account that earns interest from day of deposit to day of withdrawal. There is no minimum collected balance to receive interest on your account.

### **ALPHA PASSBOOK**

This unique account is designed specifically for the minor sons and daughters of our checking account customers and earns interest from day of deposit to day of withdrawal. There is no minimum collected balance to receive interest on your account. *Age requirements: Must be opened before 18th birthday and transferred to another savings account before age 21.*

### **PLATINUM SAVINGS**

A premium interest rate that moves up and down with the Fed Funds rate at a 50 basis point differential designed specifically for the affluent market.

### **K SAVINGS**

A savings account for kids under the age of 18 that motivates and rewards children for learning how to save money with a special 90 day promo rate and annual credit incentive plan. No minimum balance required and no monthly maintenance fees. For applicable fees, please speak to a branch representative.

### **HOLIDAY CLUB**

The Holiday Club is a convenient way to help you save for the holiday season while earning interest. With our automatic deduction plan, club deposits are transferred weekly from your First National Bank of Long Island checking account. Or, if you prefer, you can make weekly deposits with a coupon book provided when your account is opened. At disbursement, automatic deduction plan holders will have their checking accounts duly credited for club balances. The Club has a 50-week payment schedule. If your account is closed prior to the 50th payment, a \$2 fee will be imposed.

## **ELECTRONIC BANKING**

### **Debit Card**<sup>1</sup>

Use your Debit Card at stores, restaurants, and other merchants displaying the MasterCard® symbol. It's 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. The 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 also use the card to transact business at any ATM or point-of-sale terminal displaying the NYCE® or Cirrus® symbols. 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.

<sup>1</sup> 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      (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 your loan, mortgage, and home equity account information; obtain current rates, and more!

## **FREE FIRSTLINK ONLINE PERSONAL BANKING**

[www.fnbli.com](http://www.fnbli.com)

Banking has never been easier! With access to the internet, 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 your 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 BILL PAYMENT**

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

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](http://www.fnbli.com). For more information regarding our fees, accounts and various definitions, please speak to a bank representative.

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

\* All offers subject to change at anytime without notice.



Member FDIC

Equal Opportunity Lender

**MKTG-005**

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