

WORKPLACE ADVANTAGE BANKING PROGRAM

An exclusive employee program to save you time and money.
To learn more, visit any Astoria Bank branch or call 1-800-ASTORIA.



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

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 rate¹, money-saving benefits and offers new customers a **\$350 CASH BONUS*** after satisfying certain requirements.

Workplace Advantage Banking customers have access to these special benefits:

- > Complimentary Financial Consultation
- > Free Notary Services
- > On-Site Education Seminars



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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.

*The Workplace Advantage Banking cash bonus will be credited to the opened account within 30 business days after receipt of the third month's required direct deposit(s) or after the third month's required Bill/People Pay payment has posted. Account must be open when bonus is credited. The minimum opening deposit for a Simple account is \$25 and is \$100 for a Simple+ or Select checking account. As of 02/11/16, the Annual Percentage Yield (APY) is 0.05% for all balances in the Simple+ or Select checking account. 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+,

Features and Benefits

Simple

Minimum average monthly balance¹ of \$250 **OR** direct deposits² ≥ \$250 during your monthly statement cycle

Monthly Service Charge If Requirements Are Not Met

\$3

Simple+

Minimum average monthly balance¹ of \$2,500 in Simple+ **OR** minimum \$10,000 in combined linked deposit accounts on your statement cycle date

\$10

Select

Minimum balance of \$25,000 in combined linked deposit accounts on your statement cycle date

\$15

Satisfy requirements to avoid the checking account's monthly service charge

AND Receive direct deposits of \$250 or more each month for three consecutive months within the first four months of account opening **OR** 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

Online Banking	Yes	Yes
Mobile Banking ³	Yes	Yes
Debit Card	Visa® Debit Card	Visa® Debit Card
Free Checks	First order of 120 basic checks	Unlimited basic checks
Residential Mortgage Closing Cost Discount ⁴	\$500 off your Astoria Bank Mortgage Closing Costs	\$500 off your Astoria Bank Mortgage Closing Costs
Safe Deposit Box Discount ⁵	50% off first year's rental fee on safe deposit box—up to \$50.00 value (Subject to availability)	50% off the annual rental fee for a 2X5 safe deposit box (Subject to availability)
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 Fee Rebates ⁶ (charged by other financial institutions)	None	Rebates of up to \$15 per monthly statement cycle if requirements to avoid monthly service charge are met ⁶

Fee Waiver with Transfers to Eligible Savings Account⁷

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

¹ 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.
² With a \$10,000 Average Monthly Balance in Select checking account. 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.
³ A direct deposit is a pre-authorized deposit credited to the customer's checking account via Automated Clearing House (ACH).
⁴ 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.
⁵ 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.
⁶ Customers with Select checking accounts, who satisfy minimum balance requirements, 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.
⁷ The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in Workplace Advantage Banking (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

⁴ The checking account must be open at the time of closing. Limit one offer per customer and closing.
⁵ Limited to one discount.
⁶ Customers with Select checking accounts, who satisfy minimum balance requirements, 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.
⁷ The fee waiver will apply to one Statement Savings OR one Insured Money Maker Account (IMMA) enrolled in Workplace Advantage Banking (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