

**A** lot of banks can offer you a variety of checking accounts. But how many banks can offer you all the checking account options that The Bank of New York offers? Whatever your lifestyle and banking needs, we have a checking account that's perfect for you. And each one offers you the flexibility and convenience to simplify your banking. And your life.

## GREAT CHECKING OPTIONS

We offer many different checking plans as well as the option of linking your checking, savings, money market, CD or IRA account balances to receive the benefits of Priority Value Banking.<sup>SM</sup> And if you are 60 or better, we have a plan designed for you. Ask for details. Regardless of which checking plan you choose, you'll receive some very important extras such as:

### 24-HOUR BANKING BY PHONE

- With BNY's banking by phone, you don't have to wait for "normal banking hours" to receive up-to-the-minute account information or to ask questions about BNY accounts and services. Simply call **1-800-CALL-BNY** 24 hours a day to speak to a customer service representative.

### CONVENIENT BANKING IN NEW YORK, NEW JERSEY AND CONNECTICUT

No matter where you live or work it's easy to bank at any one of our over 360 branches in New York, New Jersey or Connecticut. You can enjoy full service access to your accounts whether in person or at an ATM, and most branches are open on Saturdays so you can bank when and how you like.

### 24-HOUR BANKING BY ATM

- Our 24-hour Banking centers let you enjoy the convenience of a full-service ATM network. As a BNY customer, you'll get a free ATM card that can be used at any BNY, NYCE,<sup>®</sup> Cirrus,<sup>®</sup> Pulse<sup>®</sup> and Honor<sup>®</sup> ATM.

Type of Plan	BASIC CHECKING ACCOUNT
Recommended if you	<ul style="list-style-type: none"> <li>• Want basic checking services</li> <li>• Keep low balances in checking and don't want to maintain a minimum balance</li> <li>• Make few transactions per month</li> </ul>
Monthly average balance required to avoid fees	None
Monthly maintenance fees	<ul style="list-style-type: none"> <li>• \$4 under 10 transactions which include checks paid, ATM withdrawals<sup>†</sup> and point-of-sale purchases</li> <li>• \$9 over 10 transactions</li> </ul>
Transaction fees	<ul style="list-style-type: none"> <li>• None for under 10 transactions</li> <li>• \$.50 for each transaction beginning with the eleventh</li> </ul>
Outstanding features	<ul style="list-style-type: none"> <li>• Monthly statement with your cancelled checks returned</li> <li>• Free ATM card</li> <li>• No minimum to open</li> <li>• 10 transactions per month for a low flat monthly fee</li> <li>• No minimum balance required</li> </ul>
Priority Value Banking	Link any of our savings or CD accounts advantage of combined savings, CD and monthly maintenance fees on your check

<sup>†</sup>Includes NYCE, Cirrus, Pulse and Honor ATM withdrawals.