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## Rewards Program

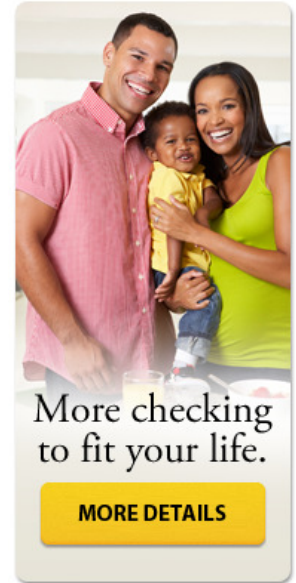


Earn points that lead to cash rewards every time you use your Visa® Debit Card on qualifying transactions with our Rewards program:

The Rewards programs each work exactly the same way and you're automatically enrolled into the program just by opening one of our consumer checking accounts.

Start earning cash with as little as 2,000 Rewards points, or \$20 cash. Be sure to watch your points accumulate each month on your statement. Earn up to 50,000 points or \$500 each calendar year. And if you earn more than that, your points carry over to the next year so you lose nothing – and your points will never expire. Each time you accumulate 2,000 points or more, we will credit your account, on your monthly statement, with cash, up to \$500 a year.

Here's how you can earn points each month using your Visa® Debit Card for signature-based purchases (choose "Credit" at point of sale) or PIN-based purchases (choose "Debit" and enter your PIN at point of sale):



If you use your Visa* Debit Card to pay for:	Points you can earn per month*	You can earn in one year	How much cash that equals in one year**
Groceries(6x/month)	60 points	720 points	\$7.20
Filling up your gas tank(6x/month)	60 points	720 points	\$7.20
Dinner out with the family(12x/month)	120 points	1,440 points	\$14.40
Prescriptions(2x/month)	20 points	240 points	\$2.40
Entertainment(4x/month)	80 points	960 points	\$9.60
Daycare(4x/month)	80 points	960 points	\$9.60
Home Improvements(2x/month)	20 points	240 points	\$2.40
Vacation(1x/month)	10 points	120 points	\$1.20

Using the example above, when you add up your one-time points and your monthly points earned using your Visa® Debit Card, you can earn up to 5,400 points or \$54.00 in just the first year!

\* The point values listed are based upon the assumption that each transaction is at least \$50 or more.

\*\* The cash values listed are based upon the assumption that the transactions listed to the left are made for each month (12 months) in a calendar year.

The Rewards Program is available for personal checking accounts only. Restrictions apply. Eligible personal checking accounts with a Visa® Debit Card are automatically enrolled in the Rewards Program. No minimum monthly balance requirement to participate. Customer must accumulate a minimum of 2,000 Reward Points (\$20 in cash) before becoming eligible for redemption. Points will be accumulated for all Visa® check card transactions of \$50 or more. A value of 10 points (\$0.10 in cash) will be awarded for each qualified signature and PIN-based (Point-of-Sale Debit/Credit) Visa® Debit Card transaction of \$50 or more. ATM transactions do not qualify. There is a fee for Point-of-Sale Debit transactions; fees may offset earnings. Please refer to the current fee schedule for further details. Maximum \$500 in Cash Rewards may be earned in any calendar year (50,000 Reward Points). Reward Points earned after the customer reaches the \$500 annual Cash Reward maximum will be carried over automatically into the next calendar year and credited to the customer's account. If the

account is closed or in the event the Rewards Program is discontinued, any existing accumulated points would be forfeited. Please consult your tax advisor. The bank is not responsible for typographical errors. Offer may be withdrawn at the discretion of the bank at any time.

**Have a Question?**  
**Call customer service at**  
1 (877) 786-6560

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with payment difficulties



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New York Community Bank:

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- Roslyn Savings Bank
- Richmond County Savings Bank
- Roosevelt Savings Bank
- Garden State Community Bank
- AmTrust Bank
- Ohio Savings Bank

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