

FIRST CENTRAL SAVINGS BANK

We Offer a **REAL** Choice in Community Banking
Is honored to be a part of Latino Heritage Month

SPECIAL OFFER

Open any FCSB Checking account and we will deposit \$15.00 into your account



Free Unlimited Checking Free Bill Pay Service
Free 1st & 2nd Check Orders Free Internet Banking
Free ATM and Debit Card Free Credit Card Application**



Watch for our New
Latinos Unidos Platinum Credit Card
Coming Soon!

\$250.00 PRE- APPROVED FCSB Platinum Credit Card when you open a FCSB Platinum Package Account with Direct Deposit



HELOC

Home Equity Line of Credit

5.75%_a

Up to 80% _{CLTV}

FCSB WILL CREDIT YOU
\$150.00 AT CLOSING

"Thank you First Central Savings Bank for the Home Equity Line of Credit you gave my Mom and Dad"

Platinum Certificates

10 Month CD*
4.85%_{APY}

24 Month CD*
5.25%_{APY}

Small Business Lines of Credit*

up to \$75,000, first 3 months guaranteed at
3.50%_{APR}

Call Ms. Elizabeth Alvarez
at 718-278-9100 Ext 302

For More Information or visit our website at
www.firstcentralsavings.com

* Certificate of Deposit minimum deposit \$500.00. Annual Percentage Yields are effective 11/2/06. All rates are subject to change without notice. Interest penalty for early withdrawal.
† Platinum Package requires: Basic Checking Account with Direct Deposit and Credit Card Application.
** Credit Card applications are subject to credit approval; fees may apply to ATM, Debit and Credit Cards.
*** Small Business Lines of Credit are subject to credit approval. Introductory rate is for the first 3 months. After the initial period, rates will increase to prime plus a premium.
a. HELOC Rate is effective for the first six months. After the initial term rate will adjust to Prime + 50%. Rate is effective for Primary residence.



member
FDIC