

FIRST CENTRAL SAVINGS BANK



... We Offer a REAL Choice in Community Banking in Queens

Magellan Statement Savings 3.75%	*DaVinci Statement Savings 4.15%
SMALL BUSINESS LINES OF CREDIT* up to \$100,000, first 3 months guaranteed at 3.50% APY	

HELOC HOME EQUITY LINE OF CREDIT

5.75%

Up To 80% CLTV
 FCSB will credit you \$150.00 at closing

5.75% rate guaranteed for six months if you apply by August 31, 2007.
 Rate will adjust to Prime -.75% after initial 6 month period.
 Offer subject to credit approval and appraisal.
 Bases on full income loan.

10 MONTH CD 5.00% APY <small>Rates effective 6/14/07</small>
12 MONTH CD 5.10% APY <small>Rates effective 6/14/07</small>
24 MONTH CD 5.20% APY <small>Rates effective 6/14/07</small>
60 MONTH CD 5.25% APY <small>Rates effective 6/14/07</small>

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

*Certificate of Deposit (minimum deposit \$500.00) Annual Percentage Yields are effective as of 6/14/07. 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 -.75%. Rate is effective for Primary residence.
 * Magellan accounts \$50,000 and above min. balance required.
 ** DaVinci accounts \$100,000 and above min. balance required.

- **ASTORIA:** 35-01 30th Avenue, Astoria, NY ■ 718.204.7444
- **ASTORIA:** 37-28 Ditmars Blvd., Astoria, NY ■ 718.932.6484
- **FLUSHING:** 72-76 Main Street, Flushing NY ■ 718.261.6360
- **WHITESTONE:** 19-19 Francis Lewis Blvd., Whitestone NY ■ 718.352.7100
- **BAYSIDE:** 42-12 Bell Boulevard, Bayside, NY ■ 718.225.2650
- **RIDGEWOOD:** 58-02 Myrtle Avenue, Ridgewood, NY ■ 718.366.8008
(Entrance on the corner of Myrtle Ave. and Centre St.)
- **SUNNYSIDE:** 45-08 46th Street, Sunnyside, NY ■ 718.706.2451
- **GLEN COVE:** Pistilli Metro Center 70 Glen Street, Glen Cove, NY ■ (516) 609-3500

**\$250. PRE-APPROVED
 FCSB Platinum Credit Card**
 when you open a FCSB Platinum Package Account
 with Direct Deposit

**MAIN STREET & SUNNYSIDE
 LOCATIONS ONLY**
OPEN SUNDAYS 10A.M. TO 2P.M.

