

18 Month IRA  
**5.50%** APY\*  
 Minimum To Open \$500  
 2006 Contribution  
 Can Be Made Until  
 4/16/07!



# Is This Your Idea of Retirement Planning?

A secure retirement means peace of mind. And what better way to start planning for your retirement than to visit with a retirement planning specialist at **Queens County Savings Bank**.

Today, careful planning for a secure future is more important than ever before. Put your hard-earned dollars into an **FDIC-insured IRA,\*\*** and you can rest assured knowing that your money will be growing safely, dependably and securely.

Take advantage of these great benefits:

- contribute up to \$4,000 per individual for 2006
- contribute up to \$4,000 per individual for 2007
- catch-up contributions of \$1,000 per individual taxpayer 50 years of age or older for 2006 and 2007 tax years
- contributions may be tax deductible†
- earnings grow tax-deferred

Our **IRA Specialists** are waiting to help you start planning for your future. Stop in and open your account today!

For more information call **718-448-7272** or visit **www.myNYCB.com**

FDIC Insurance  
 has been  
 increased to  
**\$250,000**  
 on Retirement  
 Accounts



\*5.50% Annual Percentage Yield (APY) accurate as of February 1, 2007 and is available only on this special IRA CD.

Rates subject to change without notice. The interest rate on this account will remain in effect until maturity. The minimum deposit to open this account is \$500. The minimum balance to earn stated rate is \$500. A penalty may be imposed for withdrawals before maturity. Fees could reduce earnings. Bank is not responsible for typographical errors. NYCB reserves the right to cancel or modify this offer at any time without notice.

†Contact your tax advisor for more information.

\*\*The FDIC insurance limit for IRAs is \$250,000. The basic insurance limit for all other accounts remains at \$100,000.