



# Athens Square Park Holds 1st Native American Powwow

The first Native American powwow to be held in Athens Square Park took place on Tuesday, September 4. Frank Littlebear of the Cree Nation demonstrated traditional dances, which have always been an important part of the life of Native Americans. Music and dances have always had special significance for Native Americans, as has the concept of the powwow, the practice of gathering to join in dancing, singing, visiting, renewing old friendships and making new ones.

Frank Littlebear does a traditional dance of the Cree Nation at the first powwow ever held in Athens Square Park. After performing a traditional dance of his Cree Nation, Frank Littlebear (c.) poses with Community Board 1 District Manager George Delis (l.) and Board 1 Member George Stamatiades.

## Join us for our Grand Re-Opening Celebration!

Saturday, September 15, 2007  
from 9 a.m. to 1 p.m.

<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>HOME EQUITY LINES</b></p> <p>AS LOW AS PRIME MINUS <b>.76%</b> CURRENTLY 7.49% APR* ENDS NOV. 23 2007</p>	<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>PERSONAL MONEY MARKET SAVINGS ACCOUNT</b></p> <p><b>4.75%</b> APY* MINIMUM BALANCE \$10,000</p>	<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>PERSONAL CHECKING ACCOUNT</b></p> <p><b>DINE &amp; FLY REWARDS</b> LIMITED TIME OFFER*</p>	<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>SMALL BUSINESS LOANS</b></p> <p><b>3% OFF</b> BUSINESS LINES OF CREDIT UP TO \$100,000*</p>	<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>BUSINESS MONEY MARKET SAVINGS ACCOUNT</b></p> <p><b>4.75%</b> APY* MINIMUM BALANCE \$10,000</p>	<p><b>SOVEREIGN</b> Red Tag Sale</p> <p><b>BUSINESS CHECKING ACCOUNT</b></p> <p><b>DINE &amp; FLY REWARDS</b> LIMITED TIME OFFER*</p>
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Stop by the new Sovereign Community Banking Office on 31st Avenue in Jackson Heights and take advantage of these great Grand Re-Opening Celebration offers on September 15! Join us for food, fun, entertainment and some of the best limited-time specials Sovereign has ever offered! Get great rates on loans, lines and savings accounts or a companion airline ticket or \$100 dining card to use at local restaurants when you open a checking account. For more details, contact us today. Or stop by on September 15!

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Jackson Heights, 75-15 31st Avenue, 718.446.1003

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Other rates and terms apply to investment properties, NY co-ops and loan-to-value ratios up to 100%. Property insurance is required. Flood insurance may be required. Applications subject to approval. Offer expires November 23, 2007. FlexLock Home Equity Line of Credit rates may vary monthly based on the latest U.S. Prime Rate as published in the Money Rates section of the Wall Street Journal as of the first business day of the month, plus a margin of -.76% for line amounts of \$100,000-\$750,000 (currently 7.49% APR), -.01% for line amounts of \$25,000-\$99,999 (currently 8.24% APR) and .24% for line amounts of \$10,000-\$24,999 (currently 8.49% APR). Maximum APR is 18%. Minimum APR is 1.99%. There is a \$220 termination fee if you close the account within 30 months. There is a \$50 annual fee that is waived if you have a Sovereign Premier, Business Owner Premier or Sovereign Partnership Checking account. There is a \$50 fixed rate lock fee for each lock-in request, which is waived through December 2007. Fixed rate locks are subject to the terms and conditions explained in your loan documents, and must be repaid over a fixed term in substantially equal monthly payments of principal and interest. Maximum line amount is \$750,000. If your home is on the market for sale at the time of application, you are not eligible for this home equity offer. May not be combined with other home equity promotional offers. \*Money Market Savings Offer—For Personal Money Market Savings accounts, a 4.75% annual percentage yield (APY) is available when your balance is \$10,000 and above, a 2.00% APY is applied when your balance is less than \$10,000. For Business Money Market Savings accounts, a 4.75% APY is available when your balance is \$10,000 up to \$499,999, a 2.00% APY is applied otherwise. APYs effective as of 09/08/07 and are subject to change at anytime. Fees may reduce earnings. Offer limited to new funds from another financial institution. A minimum deposit of \$10 is required to open a Personal Money Market Savings account. A minimum deposit of \$50 is required to open a Business Money Market Savings account. \*Checking Account Offer—Open any new personal checking account or a Free Business Checking, Business Checking Plus or Business Income Checking account by November 23, 2007, and get your choice of a \$100 Dining Dough Card or a Roundtrip Companion Airline Ticket. A minimum deposit of \$100 is required to obtain bonus. Funds must come from another financial institution. Annual percentage yield (APY) of 0.10% for Sovereign Free Interest Checking, 0.10% APY for Sovereign Premier Checking when balance is less than \$5,000 and 0.45% APY when balance is \$5,000 and above. 0.05% APY for Business Interest Checking. APYs effective as of 09/08/07 and are subject to change at anytime. Fees may reduce earnings. Visa CheckCard is required for personal accounts to obtain bonus. For Dine Reward: Dining Dough Cards are issued by Restaurant.com and may be redeemed solely for merchandise offered through diningdough.com. Dining Dough Cards have no cash value and may not be redeemed for cash or at any restaurants at any time. Other terms and conditions apply and can be viewed at diningdough.com. While supplies last. Limited to one card per customer per account. For Fly Reward: Receive one coach class, companion airline ticket with the purchase of the first coach class, companion airline ticket. Blackout dates will apply. 14-day advance purchase will be required. Fares subject to change without notice. Selection of airline varies by market. Airline service is not available in all markets. The complimentary companion ticket applies to the base fare only and is only available on fares offered through Promotions In Travel. Normal taxes and fees charged by the airline will apply to both tickets. See complete terms and conditions on companion airline certificate. Sovereign Bank does not provide travel services and is not affiliated with Promotions In Travel. Additional restrictions may apply. Limited to one certificate per customer per account opened. While supplies last. \*Small Business Loan Offer—3% discount off of unsecured business lines of credit up to a maximum bank exposure of \$100,000. 3% rate reduction consists of a 2% discount on Sovereign's variable rate charged for similar business loans and a 1% discount for loan repayment through automatic deduction from a Sovereign business checking account. Rates will vary as Sovereign Bank's Prime Rate changes. Only new loans are included in this offer. Mortgage loans and Business Equity products are not included in this offer. For all loans under this offer, borrower will be required to reimburse the Bank for any costs incurred with respect to the loan and for the Bank's legal expenses. Advertised terms are available to borrowers meeting all of Sovereign's underwriting criteria and other eligibility requirements. Origination fees waived up to \$250. Completed credit applications must be received by November 23, 2007.