

Looking for a Better Return?

Move Your Money to Oritani Bank!

CHOICE PLUS CHECKING

- Open with a low \$100 minimum deposit
- No monthly service charge when you choose one:

Direct Deposit OR Maintain an average monthly balance of \$500

- 1/4% discount on select home equity loans

FREE

- ONLINE BANKING & BILLPAYER SERVICES
- CHECKS - 1ST ORDER OF 50

.50% APY* Earn **.50% APY***
on Balances of **\$1,000+.**

OPTIMUM GOLD CHECKING

The more money in your account, the better the interest rate.

- Tiered interest rates - earn interest on balances as low as \$1,000
- Bonus APY on specially designated CD's
- 1/4% discount on select home equity loans

FREE

- ONLINE BANKING & BILLPAYER SERVICES
- OPTIMUM GOLD DEBIT or ATM CARD
- OPTIMUM CHECKS

.90% APY** Checking Account
with Money Market Rates



888-ORITANI • oritani.com
Offices located in Bergen, Hudson and Passaic Counties

Corporate Office: 370 Pascack Road Township of Washington, NJ 07676 • (201) 664-5400

**ORITANI
BANK**

Taking care of business since 1911

Choice Plus Checking \$100.00 minimum to open account. *Annual Percentage Yield (APY) available of 8/26/10. Balance tiers and variable interest rate are \$1,000+-.50% APY, \$999.99-\$0=0.00% APY. Average balances below \$500.00 incur \$6.00 monthly fee, fee waived if you maintain a \$1,000 average monthly balance in a qualified savings account. Fees may affect earnings. APY subject to change without notice. Optimum Gold Checking \$100.00 minimum balance required to open account. **Annual Percentage Yield (APY) available as of 8/26/10. Balance tiers and variable interest rate are \$0-\$999.99=0.00% APY, \$1,000-\$4,999=.25% APY, \$5,000-\$9,999=.50% APY, \$10,000-\$24,999=.65% APY, \$25,000+-.90% APY. No interest is credited on balances below \$1,000. Balances below \$10,000 incur \$20.00 monthly fee. Fees may affect earnings. APY subject to change without notice. © Oritani Bank 2010. Member FDIC. Oritani Bank and its agency are not responsible for typographical errors.