

# Bail Yourself Out!

## Start Earning Today with Optimum Gold Checking



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Checking Account Convenience with Money Market Rates

# 2.75% APY\*

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Offices located in Bergen, Hudson and Passaic Counties

\$10,000 minimum balance required to open account. \*Annual Percentage Yield (APY) available as of 1/26/09. Balance tiers and variable interest rates are \$1,000-\$4,999 = .748% APY, \$5,000-9,999 = 1.981% APY, \$10,000-\$24,999 = 2.50% APY \$25,000+ = 2.75% APY. \$20 monthly fee on balances below \$10,000. Fees may affect earnings. APY subject to change without notice.

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