



Sample A Sample
1234 Sample Street
Sample City, Sample State



Private Banking Group

Sample A Sample
1234 Sample Lane
Sample City, Sample State
USA 10000.

August 20, 2007.

Dear Mr. Sample A. Sample,

You deserve the higher level of service that goes hand-in-hand with having reached a certain status in life. We're not only proud to have you as a client but wish to demonstrate our appreciation by helping to increase your wealth.

With this in mind, we're pleased to invite you to find out more about our private banking service, available only to those people who count among our very best customers. You'll start by receiving significant advantages, among them preferential rates as well as a wide range of complimentary banking services.

A licensed wealth management expert, Roger Jonas, has been appointed as your exclusive financial expert to ensure that you're informed of the privileges.

The benefits of private banking are indeed useful: checking with interest, free ATMs, CDs at our highest rates, internet banking, free international money orders and foreign currency exchanges, a complimentary New York Community Bank Platinum MasterCard®, a free safety deposit box and private appointments in special offices on a floor reserved for private banking clients.

It would give us great pleasure to have the opportunity to hand you the key to the world of private banking. Simply call us at 1 212 867-3302, or fill out and return the enclosed reply card at your earliest convenience.

Sincerely,

Dennis Whittaker
Executive Vice President of Private Banking

615 Merrick Avenue • Westbury, NY 11590

Here is your
key to the benefits of
Private Banking



New York Community Bank



*A Portrait of Strength
A Tradition of Service*

Strength and Stability

One of the many strengths that distinguish New York Community Bank from other financial institutions is our divisional structure. We've chosen to operate through seven local divisions, each of which serve, and are well established within, a specific community.

Value and Respect

The rationale for this unique approach stems from our observation that there is considerable value in maintaining a name that has existed for decades, and that is highly respected in the marketplace.

For example, Queens County Savings Bank has been serving Queens since the mid 1800's, having been founded in 1859. The next five of our divisional banks were also established before the 20th century began: Roslyn Savings Bank in 1876, serving Nassau and Suffolk counties; Richmond County Savings Bank, in 1886, serving the borough of the same name; Roosevelt Savings Bank, in 1895, serving the borough of Brooklyn; and First Savings Bank of New Jersey, in 1889, serving the city of Bayonne. Columbia Federal Savings Bank, also established in 1889, now

Welcome
To Your Own
Private Banking
Branch



*Begin to Enjoy the Unsurpassed Banking Access
and Flexibility You Deserve.*

I am ready to experience the next level in banking and would like to learn more about the benefits of NYCB's Private Banking Group. Please contact me to set up an appointment.

Name _____ Apt _____
Address _____
City _____ State _____ Zip _____
Phone (Day) _____ (Night) _____
Email _____

Community Bank
Group
Avenue
11590

has a name which may appear fairly new, "CFS Bank." Our youngest division, Ironbound Bank, was established just shy of a century later, and has secured a solid presence in the community from which it draws its name.



The Legacy of Relationships

By preserving the names of these time-honored community banking institutions, we've also preserved the valued relationships they developed, and the considerable brand equity created during their stand-alone years. At the same time, we have shown our respect for the banks that have merged with and into our institution, and for the hundreds of thousands of customers who have supported them with their loyalty.

Private Banking Today

Delivering customized banking solutions and highly personalized service is what sets the NYCB Private Banking Group apart from the competition.

Our Private Banking clients can experience the convenience of over 140 full service branch locations. Community banking leaders Queens County Savings Bank, Roslyn Savings Bank, Richmond County Savings Bank, Roosevelt Savings Bank, CFS Bank, First Savings Bank of New Jersey and Ironbound Bank are all divisions of NYCB. This means you can be assured of the same unsurpassed level of customer service throughout the NYCB branch network.

Direct mail package for **NYCB**. Sent to high net worth individuals, the package has the feel of a private club invitation and offers the key to a higher level of service. Die cuts and gold/black mica embellish the branding.