

Winter Savings

THESE FLURRIES WON'T LAST LONG

12 MONTH
CERTIFICATE OF
DEPOSIT

2.50%^{APY}

With a \$1,000.00 Minimum
Opening Balance.

EMPIRE BUILDER
SAVINGS ACCOUNT

2.25%^{APY}

With a \$5,000.00 Minimum
Opening Balance.

OPEN TODAY
at your local Banking Center

ORANGE COUNTY
NEWBURGH .
68 North Plank Road
Newburgh NY 12550
845.561.0003

STATEN ISLAND
NEW DORP
1361 North Railroad Avenue
Staten Island, NY 10306
718.351.0590

STATEN ISLAND
VICTORY BLVD.
1698 Victory Boulevard
Staten Island, NY 10314
718.303.6900

BROOKLYN
3RD AVENUE
8701 3rd Avenue
Brooklyn, NY 11209
347.695.9040

BROOKLYN
18TH AVENUE
6923 18th Avenue
Brooklyn, NY 11204
718.942.3636

www.esbna.com



 **EMPIRE
STATE BANK**
We Take Your Business Personally

Member
FDIC

* Annual Percentage Yield (APY) of 2.50% is effective as of publication date and is offered for certificate of deposit (CD) accounts with a term of 12 months opened during the promotional period. A minimum opening balance of \$1,000 is required to earn interest and to obtain the promotional APY. Maximum balance per account is \$250,000.00. Interest compounded daily and credited monthly. Funds currently on deposit with Empire State Bank do not qualify for the stated promotional APY. Fees may reduce earnings on the account. A penalty may be imposed for early withdrawal of funds. Promotion is subject to change or withdrawn at any time without notice.

**The Annual Percentage Yield (APY) is effective as of the publication date and is subject to change without notice. Minimum balance of \$5,000 is required to open the "Empire Builder" savings account. Accounts are for new money only. New money is defined as funds not currently on deposit with Empire State Bank. Accounts with balances between \$5,000.00 - \$250,000.00 will earn 2.25% APY on the entire balance. Accounts with balances between \$0.01 - \$5,000.00 will earn .15% APY on the entire balance. Accounts with balances above \$250,000.00 will earn .30% APY on the entire balance. In each month the account is open, if the balance falls below \$5,000.00 on any given day, a monthly fee of \$15 will be debited from the account. Fees may reduce earnings. Rate guaranteed to 12/31/2019. Transaction limitations apply.