

Recessions,
depressions,
war, peace,
bulls, bears,
booms and
busts.

Been there,
done that.



NEW YORKERS SINCE 1784

Ever hear a bank make a statement like this?

“Don’t make a payment this month.



Or the next ...

...And hey, skip the third month too!”

Homeowner's Edge 90 Day No Pay Loan

You're pre-approved up to \$75,000 at very low rates.

With no points, no closing costs or hidden fees.

No equity needed.

And no payments for the first 90 days.

Let's see
what we can do about
making you wealthier.

See a
BNY Investment Center
Consultant
for a Free Personalized
Financial Plan.

We know what
you want most
for your money.

More of it.



Don't just stand there.
Do something
about your money.

See a
BNY Investment Center
Consultant
for a Free Personalized
Financial Plan.

We know what
you want most
for your money.

More of it.



Most debit cards
just take money from
your account.

You have one that
puts it back in.



NEW YORKERS SINCE 1784SM

Get Cash Back on every purchase
when you use your
Bank of New York Direct24SM Debit Card.



1% CASH BACK
ON ALL SIGNATURE PURCHASES

July 15-September 15.

No hidden fees, no strings attached.

It's our way of saying thanks
to our customers this summer.

MasterCard and the interlocking circles are registered trademarks of MasterCard International Incorporated. The Bank of New York Direct24 and New Yorkers Since 1784 are service marks of The Bank of New York. Earn 1% for net purchases up to a maximum of \$20. For tax reporting purposes, a 1099 form may be issued at year-end 2003 to customers who receive a cash bonus. Bonus to be credited on or around October 31, 2003. Only signature-based transactions, without the use of a PIN, occurring between July 15, through September 15, 2003 are eligible. ©2003 The Bank of New York.

Just swipe, sign and start earning automatically— it's that simple.

You already have everything you need right in your wallet. Just use your Bank of New York Direct24 Debit Card for any signature-based purchases (choose to sign instead of using your PIN #) You'll get 1% Cash Back of the total amount, up to \$2,000 in spending

We'll credit your account automatically. Of course you'll still enjoy all of the advantages that your Direct24 Debit Card already provides:

- **No interest to pay**
- **No cash to carry**
- **No checks to write**
- **Convenience of 24 million MasterCard[®] locations**
- **A monthly statement to help you manage.**
- **Protection from loss or theft.**

We hope you enjoy your summer a little more, knowing that whenever spend some of the money in your account, we're ready to put some back in

For Cash Back, just open here. →

Most debit cards just take money
from your account.

You have one that puts it back in.



**1% CASH
BACK**

ON ALL SIGNATURE PURCHASES

July 15-September 15.

Most debit cards just take money
from your account.

You have one that puts it back in.

1% CASH BACK

ON ALL SIGNATURE PURCHASES

No hidden fees, no strings attached.
It's just our way of saying thanks for using your
Bank of New York Direct24SM Debit Card



Just swipe, sign, and start earning automatically—
it's that simple.

You already have everything you need right in your wallet. Just use your Bank of New York Direct24 Debit Card for any signature-based purchases (you choose to sign instead of using your PIN #) You'll get 1% Cash Back of the total amount, up to \$2,000 in spending. We'll credit your account automatically. Of course you'll still enjoy all the advantages that your Bank of New York Debit Card already provides.

- No interest to pay •No cash to carry •No checks to write
- A monthly statement to help you manage.
- Convenience of 24 million MasterCardSM locations
- Protection from loss or theft.

We hope you enjoy your summer a little more, knowing that whenever spend some of the money in your account, we're ready to put some back in.

One Wall Street
New York, NY 10286

PRESORTED
STANDARD
U.S. POSTAGE
PAID
JERSEY CITY, NJ
PERMIT NO. 60

Mr DDB Sample
123 Main Street
Anytown, USA 12376



NEW YORKERS SINCE 1784SM

MasterCard and the interlocking circles are registered trademarks of MasterCard International Incorporated. The Bank of New York Direct24 and New Yorkers Since 1784 are service marks of The Bank of New York. Earn 1% for net purchases up to a maximum of \$20. For tax reporting purposes, a 1099 form may be issued at year-end 2003 to customers who receive a cash bonus. Bonus to be credited on or around October 31, 2003. Only signature-based transactions, without the use of a PIN, occurring between July 15, through September 15, 2003 are eligible. ©2003 The Bank of New York.

New Yorkers
are very
competitive.

Try beating this.

Earn **3.00%**^{APY*}
on Savings Guaranteed

With Free Checking for 2 years†
Free Debit Card • Cash Bonuses



NEW YORKERS SINCE 1784

Our best savings rate, with Free Checking
for 2 years and Cash Bonuses†.

Earn **3.00%**^{APY*}
on Savings Guaranteed

We're offering you an exclusive package that will give you the hardest working money in town. Worry free. And without restrictions that limit your liquidity. You can lock in this rate for a full 4 months— guaranteed, with Free Checking for 2 years. The minimum deposit is just \$5000. There are also a variety of ways to earn additional Cash Bonuses, and a Free Debit Card is included.

RESERVATION
CODE NO.

XXXX

Just bring this card to a Bank of New York representative today at the branch listed below and start earning at a rate that will give you a real run for the money.

The Bank of New York Mamaroneck
138 Mamaroneck Avenue
M-F 9:00-3:00 Th: 9:00-6:00
914-761-6666

One Wall St.
New York, NY 10286

PRESORTED
STANDARD
U.S. POSTAGE
PAID
W. CALDWELL, NJ
PERMIT NO. 111

Mr. Sample A. Sample
1234 Any Street, Apt. 2A
Any Town, ST 12345-6789



NEW YORKERS SINCE 1784

*Special APY (annual percentage yield) offer valid until 6/30/03, but may be withdrawn at any time without prior notice, and is limited to one per customer on new personal Priority Savings accounts only. Funds may not be transferred from another BNY relationship to qualify. Savings account must be linked to checking for Priority Value Banking (PVB) to receive the special featured APY which is only valid for 4 months from the account opening date on balances between \$5,000 and \$200,000. Regular PVB linked Priority Savings APYs apply to deposits of less than \$5,000 or more than \$200,000. After the first 4-month period, the account will pay BNY's posted APYs for linked savings. If the new savings account is not linked to checking for PVB, the standard unlinked savings APY will be applied to the account, regardless of balance. †ATM terminal charges at other bank's may apply. Minimum balance requirements and regular monthly checking fees apply beginning two years from account opening date. Certain criteria must be met to receive cash which will be paid when/if you meet the criteria. See a branch representative for details. For tax reporting purposes, a 1099 form may be issued at year-end 2003 to to recipients of a cash bonus. Priority Savings is a registered service mark and Priority Value Banking and New Yorkers Since 1784 are service marks of The Bank of New York. © 2003 The Bank of New York. Member FDIC. www.bankofny.com
For Branch Use: To apply to Priority savings rate, code the Priority Savings Account with promotion code XXXX. Follow regular procedures to order debit card, BNY Online with Bill Pay and for Direct Deposit.