

CUSTOMER APPRECIATION Celebration!

WEEK OF SEPTEMBER 27, 2004

We appreciate our relationship with you all year long.

That's why we've set aside a whole week to celebrate **you** - our customer, with **special discounts, product offers, refreshments, entertainment, giveaways, and raffles.**

It is our way of saying **thank you** for your relationship with us.

Every Astoria Federal branch, from Westchester County to Brooklyn to the Hamptons, will be participating.

Plus, the festivities will culminate at the end of the week with a **Customer Appreciation Party** featuring music, food, live entertainment, and **fun for everyone!** Bring your family and friends. We look forward to seeing you there!

Monday, September 27, 2004

Complimentary \$10 American Express Gift Cheque

Start your holiday shopping early and **get something for yourself.** Receive a \$10 American Express Gift Cheque when you purchase an American Express Gift Card of \$50 or more.*



FREE – Payment Card Protection

Protect your **credit, ATM, and debit cards** in the event of loss or theft. With one toll-free phone call you can cancel your cards, stop unauthorized purchases, and request new cards. Stop in to receive this free service.*

Tuesday, September 28, 2004

Take A Friend or Family Member to Dinner -- *with our compliments*

Stop by to receive your **"two for one" dining coupon.*** This is just one of the many benefits of the Astoria Federal *Plus* Package.

Discounts on Movie Tickets, Great Dining Plus More

Save at Bed Bath & Beyond, Loews, and more when you use your Astoria Federal MoneyPlus® debit card! Stop in to **receive** your **complimentary coupons.***



Safe Deposit Box Discount

Save up to \$50 with our **special 50% off discount*** on Safe Deposit Box Rental for safekeeping your valuables.



Putting people first.



Wednesday, September 29, 2004

Free \$10 Home Improvement Gift Certificate

Meet with one of our Home Financing Specialists; they'll find a **borrowing solution to meet your needs**. And...receive a complimentary \$10 home improvement gift certificate*!

Free Medical Emergency Data Card

Keep all of your vital medical information at your fingertips! The Medical Emergency Data Card will put your **mind at ease**.*

Complimentary Ticket to the Real Estate Wealth Expo

Interested in investment property? One of our experienced loan officers can help you **realize your dream**. Meet with a loan officer and receive a complimentary ticket to the Real Estate Wealth Expo.*

FREE – Rx Advantage™ Card**

Enjoy **preferred pricing on prescription medications** at participating pharmacies. Stop in to receive this free service.*

Thursday, September 30, 2004

Discounts for Businesses Too!

• Safe Deposit Box Discount

Save up to \$50 with our **special 50% off discount** * on Safe Deposit Box Rental for safekeeping of important business documents.

• 25% Off Credit Card Terminals*

Save on the purchase of new credit card terminals. Stop by for details.

• Discounts on Office Supplies, Car Rentals Plus More

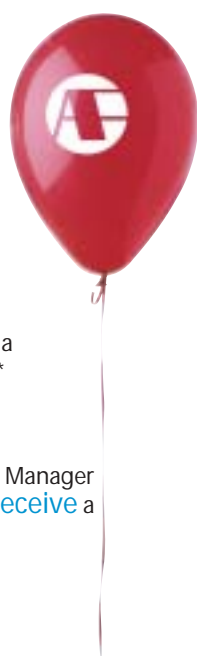
Save at IBM, Office Depot, and more when you use your Astoria Federal BusinessOne® MoneyPlus debit card! Stop by to **receive your complimentary coupons**.*

• Discounted Origination Fee on New Loans

Apply for a new loan with Astoria Federal and receive a **1/4% discount** on the origination fee (up to \$250).* Stop by for details.

• Free Business Magazine Subscription

Meet with a Branch Manager or Business Relationship Manager and find out how we can help your business. And... **receive a complimentary magazine** subscription.*



Friday, October 1, 2004

Protect Your Child With A Free Child ID Kit

Stop in to receive a **complimentary Child ID Kit***, as well as valuable information about college savings plans. You'll also have the opportunity to open a Student Saver™ account. Plus – pick up a **piggy bank** for your child.*



Enjoy a Free Magazine Subscription

Meet with a representative to find out if your college planning, retirement, and estate management are on track. And... **receive a complimentary magazine subscription** as our way of saying "thank you."*

Saturday, October 2, 2004

Customer Appreciation Party!***

- Enjoy plenty of FREE food and refreshments!
- Have fun with exciting live entertainment and even more giveaways!
- Bring the kids!
- Get to know your branch staff even better in a fun-festive atmosphere!
- **You are the guest of honor!**



Thank you!

CUSTOMER APPRECIATION Celebration!

* While supplies last. Certain restrictions may apply. Please see individual coupons.
 ** This program is not insurance.
 *** The party in our Mineola branch will take place on Friday, 10/01/04, and our Midwood and Boro Park branches will celebrate on Sunday, 10/03/04.