



South Orange Grand Opening

Celebrate With Us!
April 30th

75 South Orange Ave., South Orange, NJ 07079 • 973.313.0232

Special Offers for Consumers

1.50%¹ APY

MONEY MARKET ACCOUNT
Guaranteed until 8/31/2011

\$200²

CHECKING BONUS
Receive \$200 when you open
any Investors' Checking Account

3.25%³ APR

HOME EQUITY CREDIT LINE
6-month introductory rate

Mortgages⁴

GREAT RATES
Application fee
will be refunded at closing

Special Offers for Businesses

1.50%⁵ APY

MONEY MARKET ACCOUNT
Guaranteed until 8/31/2011

Business⁶ Loans

GREAT RATES
\$250 Application fee
will be refunded at closing

\$150⁷

MERCHANT SERVICES
Receive \$150 towards First
Data switching costs

Plus... Open any
Investors' account and
receive a Free Gift!
(while supplies last)

Call **Omari Frazier**, our South Orange Branch Manager at **973.313.0232** for more info!

800.252.8119

INVESTORS SAVINGS BANK

isbnj.com

Investors would like you to know:

All offers available from 8/22/2011 through 9/15/2011 only at the Investors' South Orange branch. All offers may be withdrawn at any time without notice.

1. 1.50% APY on money market account guaranteed until 8/31/2011 on balances up to \$1,000,000.00 when you open or maintain an Investors' consumer checking account with direct deposit (otherwise, APY is 1.25%). Direct deposit must be either paycheck or other recurring payment (such as social security or pension checks) with a minimum \$500. Balances \$2,000,000.00 and higher earn prevailing Investors' money market account rate. No minimum balance required to earn stated APY through 8/31/2011; must maintain a minimum balance of \$500 to avoid \$7.50 monthly service fee. This account has no check-writing capabilities and provides an ATM card only. Offer valid from 8/22/2011 through 9/15/2011. Annual percentage yield is accurate as of 8/22/2011. On 9/15/2011, account will re-rate to Investors' statement savings account at the prevailing rate. You must maintain a minimum daily balance of \$20 to avoid a \$3 monthly service charge in the statement savings account. All deposits to this account through 8/31/2011 must be NEW MONEY (not currently on deposit at Investors) of 1/15/2011.
2. \$200 bonus offer for Investors' consumer checking accounts (not direct deposit only). \$200 bonus will be automatically credited into checking account in \$20 increments at the end of each quarter. First credit will occur the first quarter following receipt of first direct deposit. Direct deposit must be either paycheck or other recurring payment (such as social security or pension checks) with a minimum \$500. If account is closed within first 12 months, any bonus payment credited to this account will be forfeited and a \$250 penalty fee applied.
3. To obtain this offer you must have your monthly payments automatically debited from an Investors' checking account, other than the rate is .25% higher. The rate for a home equity credit line is 2.5% above the first or second after closing. After the six month introductory period, the interest rate will be variable, based on the Prime rate as published in the Wall Street Journal. Prime rate is currently 3.25%. However, in no event will the interest rate ever exceed 5.00% or be less than 4.00%. Declared Annual Percentage Rate is accurate as of 8/22/2011 and is subject to change at any time. \$275 closing fee will be waived for this limited time offer. Hazard insurance required. Apply by 9/15/2011. Offer valid on New Jersey properties only.
4. When you apply for a residential mortgage loan for purchase or refinance, the application fee will be refunded at closing. Must apply by 9/15/2011.
5. 1.50% APY on business money market account guaranteed until 8/31/2011 on balances up to \$1,000,000.00 when you open or maintain an Investors' business checking (operating) account. The APY will be 1.25% without an Investors' business checking account. Balances \$2,000,000 and higher earn prevailing Investors' business money market account rate. No minimum balance required to earn stated APY through 8/31/2011; must maintain a minimum balance of \$2500 to avoid \$10 monthly service charge for business money market account. Offer valid from 8/22/2011 through 9/15/2011. Annual percentage yield is accurate as of 8/22/2011. On 9/15/2011, account will re-rate to prevailing Investors' business money market with listed interest rate at future business money market account. MONEY MARKET 1.50% APY must be NEW MONEY (not currently on deposit at Investors) as of 11/15/2011.
6. When you apply for a business line of credit, the \$250 application fee will be refunded at closing. Must apply by 9/15/2011.
7. When you open an Investors' Merchant Services account, Investors will provide \$150 towards First Data switching costs.



Member FDIC