



**FREE CHECKING  
for  
CITY and NYCHA  
EMPLOYEES  
PAID by DIRECT DEPOSIT**

City<sup>1</sup> and NYCHA employees paid by Direct Deposit can enjoy Free Checking!

Ten banks are offering free checking to City and NYCHA employees who receive their pay by Direct Deposit. To qualify,

- If you are **PAID BY CHECK**,
  - OPEN a NEW ACCOUNT with a participating bank and SIGN UP for Direct Deposit
  - or
  - KEEP your EXISTING ACCOUNT with a participating bank and SIGN UP for Direct Deposit
  - or
- If you are **PAID BY DIRECT DEPOSIT** and are paying checking account fees,
  - CONVERT your EXISTING ACCOUNT with a participating bank to a NEW ACCOUNT included in this offer.

During April 2005, many City employees who are being paid by check will be mailed materials about this offer.

And, City and NYCHA employees can visit participating banks' branches to learn more about Free Checking with Direct Deposit. The banks will have all you need to open or convert an account and to sign up for Direct Deposit of your pay.

(over)

THE PARTICIPATING BANKS ARE;

- Bank of America,
- Bank of New York,
- Carver Federal Savings Bank,
- Citibank,
- Commerce Bank,
- Habib American Bank,
- Independence Community Bank,
- JPMorgan Chase Bank,
- Sterling National Bank, and
- Wachovia Bank.

Each of these banks is offering Free Checking with Direct Deposit, BUT offers vary. Check out the offers and select the one that's right for you.

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<sup>1</sup> Weekly paid City employees are not eligible for Direct Deposit.