

Copy from

Sherry Christie the Writer

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File: Basic Defense Letter

***Try Free Checking at
Independence – and rake in
a \$10 Macy’s Gift Card!***

Prospect Name 1
Prospect Name 2
Address 1
Address 2
City State Zip

Dear <Prospect Name 1> and <Prospect Name 2>:

It’s Fall, and change is in the air – especially here in our community. Two banks in this area are changing their names as they merge with other big out-of-state institutions. What else will change? Fees... account terms... customer service?

If you prefer excellent value that doesn’t change, we’d like to introduce you to Independence Community Bank with a special Fall offer: a \$10 Macy’s Gift Card when you open a Free Checking account with us.

Does your bank give you the best value in town?

Surveys have ranked Independence higher than any other major bank in Greater New York for “best value to customers.” We’re one of the country’s oldest community banks, serving families and businesses in the five boroughs and New Jersey since 1850. And while other financial institutions have come and gone, we’ve held fast to a tradition of sensible pricing, neighborly personal service, and hometown decision-making.

Free Checking that’s truly free.

So when we say Free Checking, it means truly free. No monthly maintenance fee, no per-check fee, no minimum balance, free access to our ATM network with an Independence VISA® Check Card, even free Online Banking. All you pay for are the checks.

Discover the value of Independence now!

If you appreciate value like this, we know you’ll enjoy the \$10 Macy’s Gift Card you’ll receive when you open a Free Checking account. Just stop by any Independence branch before <Date>. (For the nearest location, call **1-800-732-3434** or visit our Web site at **www.icbny.com.**) We’ll even help you transfer your account from the institution you’re “leafing.”

This offer won’t last long, so see us soon – and start raking in the savings!

Sincerely,

<Name>
<Title>

P.S. Remember, you must open an Independence Free Checking account by <Date> to receive your \$10 Macy’s Gift Card! Why not make your move to better banking value today?