



1Linksm

1 New Channel = Greater Value

MAY 2007

International Wires on 1Linksm: *The World at your Fingertips*

International Wire Transfers are available on 1Link. You no longer need to determine the U.S. intermediary bank - the HLB is now using Wachovia as the intermediary bank to process all international outgoing wires - you no longer need to determine the U.S. intermediary bank.

EXTENDED SAVINGS: The HLB is waiving the regular \$16.00 fee for 1Link International Wires through June 30, 2007.* To take advantage of this free offer and immediately begin using this new feature, please contact the 1Link Helpdesk at (800) 546-5101.

Take advantage of these 1Link benefits today:

- ▶ Quickly initiate current and future-dated wires, up to 30 days in advance, from your PC
- ▶ Eliminate the need to determine the intermediary bank; use Wachovia (ABA 026005092) as the intermediary for all International Wires
- ▶ Have better control of your U.S. dollar payment overseas, as Wachovia will direct the payment to the international beneficiary bank via Book Transfer, CHIPS or Fedwire
- ▶ Process wires until 4:00 p.m. via 1Link instead of 3:00 p.m. by phone
- ▶ Receive quick confirmation for 1Link-initiated wires
- ▶ Receive detailed wire advice for incoming and outgoing wires and the Daily Wire Statement report at no charge
- ▶ View your current day outgoing wire status anytime
- ▶ Use templates to make repetitive wire transfers easy
- ▶ View wires and sign all with a single signing process
- ▶ Receive Automated Customer Notification (ACN) on outgoing wires

After June 30, 2007:

Members still save on transaction fees by processing International Wires on 1Link

- Save \$6 on repetitive International Wires Out
- Save \$11 on non-repetitive International Wires Out

Directions for initiating your International Wires through 1Link are available.

*Additional fees may be charged for International Wires transacted telephonically or via 1Link by other institutions involved in the routing of the funds to the ultimate beneficiary. The HLB does not maintain a list of fees that other institutions charge for their services.

Need help initiating an International Wire on 1Link? No problem.

A 1Link representative is available to guide you successfully through your Wire Transfer on 1Link. In fact, we're here to help you through any 1Link transaction. Call the 1Link Helpdesk at (800) 546-5101 or e-mail 1linkhelpdesk@fhlbny.com with any questions you may have.

