

## Northwell Health Federal Credit Union to Bethpage Federal Credit Union Product Comparison Chart.

If Your Northwell Health Federal Credit Union Product is:	Your Bethpage Federal Credit Union Product will be:
<p>Regular Savings            Secondary Savings            Insurance Savings</p>	<p><b>Savings</b></p> <ul style="list-style-type: none"> <li>• Minimum balance requirement of \$5.</li> <li>• Dividends are compounded daily and posted on a quarterly basis.</li> <li>• ATM card available.</li> <li>• Deposits can be made electronically through Direct Deposit or automatic transfers from other accounts.</li> <li>• Access to account through Online or Telephone Banking.</li> <li>• Set rate applies to all balances.</li> </ul>
<p>Checking</p>	<p><b>Bonus Checking</b></p> <ul style="list-style-type: none"> <li>• No minimum balance.</li> <li>• Free online, mobile and telephone banking.</li> <li>• Earns interest with qualifying requirements.</li> <li>• Access to surcharge free ATMs and branches worldwide.</li> <li>• MasterCard debit card available.</li> </ul>
<p>Certificate (Varying Terms)</p>	<p><b>Certificate (Varying Terms)</b></p> <ul style="list-style-type: none"> <li>• Northwell Health Federal Credit Union rates and terms currently in effect will remain until maturity.</li> <li>• Dividends are compounded daily and posted on a monthly basis.</li> <li>• Seven day grace period after maturity.</li> <li>• Automatic rollover at maturity date for the same term and the prevailing rate for that term.</li> </ul>
<p>IRA Savings            (Traditional, Roth,            Educational)</p>	<p><b>IRA Money Market</b></p> <ul style="list-style-type: none"> <li>• Deposit the entire contribution limit for the previous tax year until your tax return day.</li> <li>• Open an account with any amount – Rollover/Direct Rollover IRA, transfer or contribution.</li> <li>• Earnings are normally tax-deferred until distributions begin.</li> <li>• Competitive rate of return.</li> <li>• Funds are National Credit Union Administration (NCUA) insured up to \$250,000.</li> <li>• Rates are variable.</li> <li>• Dividends are compounded daily and posted on a monthly basis.</li> <li>• Interest rates are tiered based on balance.</li> </ul>

(Continued)

If Your Northwell Health Federal Credit Union Product is:	Your Bethpage Federal Credit Union Product will be:
IRA Certificate (Varying Terms)	<b>IRA Certificate (Varying Terms)</b> <ul style="list-style-type: none"><li>• Northwell Health Federal Credit Union rates and terms currently in effect will remain until maturity.</li><li>• Available for Traditional, Roth and Educational IRA Types.</li><li>• Open an account via Rollover/Direct Rollover IRA, transfer or contribution.</li><li>• Earnings are normally tax-deferred until distributions begin.</li><li>• Funds are National Credit Union Administration (NCUA) insured up to \$250,000.</li><li>• Dividends are compounded daily and posted on a monthly basis.</li><li>• Seven day grace period after maturity.</li><li>• Automatic rollover at maturity date for the same term and the prevailing rate for that term.</li></ul>
Holiday Club Account	<b>Holiday Club Savings</b> <ul style="list-style-type: none"><li>• \$1.00 minimum balance.</li><li>• Electronic deposits are accepted - Direct Deposit, or Automatic transfers from Savings or Checking.</li><li>• Scheduled payout is the first week of October.</li><li>• Scheduled payout funds are automatically deposited to the member's Savings/Checking account.</li><li>• Dividends are compounded and posted quarterly.</li></ul>
Vacation Club Account	<b>Vacation Club Savings</b> <ul style="list-style-type: none"><li>• \$1.00 minimum balance.</li><li>• Electronic deposits are accepted - Direct Deposit or Automatic transfers from Savings or Checking.</li><li>• Dividends are compounded and posted quarterly.</li><li>• Scheduled Payouts can be automatically transferred to a Bethpage Checking or Savings account (Up to 2 per year).</li></ul>
Money Market Account	<b>Money Market Account</b> <ul style="list-style-type: none"><li>• \$500 minimum balance.</li><li>• Tiered rate account, balance determines dividend rate.</li><li>• Dividends compounded and posted monthly.</li></ul>
All Loans Products	All Northwell Health Federal Credit Union loan products, including Terms & Conditions will remain in effect once converted to Bethpage.

Rates for all Bethpage products can be found at [lovebethpage.com/rates](https://lovebethpage.com/rates).

Your branch locations at 350 Jericho Turnpike in Jericho, NY and 300 Community Drive in Manhasset, NY will remain open. You may contact us at 516-301-3040 for your banking questions.