

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

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

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.