

<First, Last>  
<Address>  
<Town, State, Zip code>

August 25, 2017

Dear (First, Last):

Northwell Health Federal Credit Union (“NHFCU”) merged with and is now Bethpage Federal Credit Union (“Bethpage”). This letter contains important information regarding the credit insurance on your loan(s).

Effective September 30, 2017, as part of the system conversion of member accounts from NHFCU to Bethpage, the insurance coverage provided to you by CUNA Mutual Insurance will no longer be available. As of October 1, 2017, Securian Life Insurance Company (“Securian”) will be the insurer for Bethpage. Securian provides insurance benefits for Consumer, Home Equity and Credit Card loans to members until the age of 70. As a result, your benefits coverage will end as of September 30, 2017. If you would like any additional information or have any questions related to this change, please do not hesitate to contact us at (516) 301-3040.

Please remember that once your accounts are converted, you will have full access to all 33 full-service Bethpage branches, the Bethpage Call Center, and Bethpage Online Banking. Also, prior to conversion you have access to your accounts (excluding CDs) through the Shared Branch Network, including all Bethpage locations.

Your branch locations at 350 Jericho Turnpike in Jericho, NY and 300 Community Drive in Manhasset, NY will remain open.

Additionally, we have created a web page to answer important questions and provide regular updates. Simply visit us at: [lovebethpage.com/Northwell](http://lovebethpage.com/Northwell).

We look forward to serving you.

Sincerely,



Vernon Williams  
Vice President, Retail Banking