

November 6, 2017

«firstname» «mdlinit» «lastname»
«street1»
«street2»
«city», «state» «zipcode»

Dear «firstname» «mdlinit» «lastname»,

Important Account Allocation Information.

We know that your ability to effectively manage your financial resources is serious business. Previously, with Northwell Health Federal Credit Union (“Northwell”), allocations related to your accounts were directly linked to the receipt of your payroll. As of October 2, 2017, that is no longer the case.

The following information outlines how your allocations are handled at Bethpage Federal Credit Union (“Bethpage”).

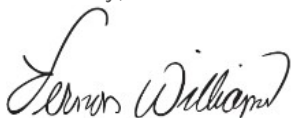
1. Payroll will now be directly deposited into one or more of your designated Bethpage accounts.
2. Allocation transfers to other accounts and/or loans will be performed on the date(s) you had scheduled with Northwell.
3. Funds pending transfer to such accounts and/or loans will be available in your designated direct deposit account(s) until they are actually transferred, at the close of business on the date scheduled. Previously, funds were transferred to such accounts immediately.
4. Allocations are no longer tied to your payroll schedule, and will instead be transferred whether or not you receive a direct deposit of payroll.

Please review your account statement over the next two months to ensure your allocations are performing as you intended. If you would like clarification, or wish to make changes to your allocations, including transfer dates, call us at 516-301-3040. As a reminder you may still visit our branches at:

Jericho
350 Jericho Turnpike
Jericho, NY 11753

Manhasset
300 Community Drive
Manhasset, NY 11030

Sincerely,



Vernon Williams
Vice President, Retail Banking