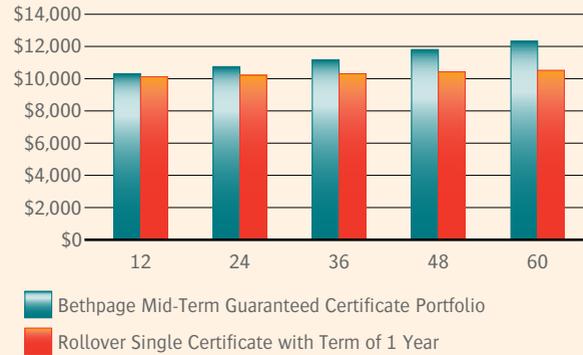


Watch Your Money Grow

The chart below illustrates the five-year return on a Mid-Term Portfolio compared to the return on a single 12-month certificate that is reinvested each year for the same period, starting with an initial investment of \$10,000.

Five-Year Return: Mid-Term Certificate Portfolio vs. Single Certificate



Total Investment:	\$10,000
Funds in Each Certificate:	\$2,000
Certificates in Portfolio:	5
Shortest Maturity:	1 Year
Longest Maturity:	5 Years
Certificate Portfolio 5-Year Total:	\$12,339.59
Single Certificate 5-Year Total:	\$10,512.70

The illustration is based on hypothetical interest rates as follows:
 1-year/1.00% APY, 2-year/2.00% APY, 3-year/3.00% APY,
 4-year/4.00% APY, 5-year/5.00% APY.
 APY = Annual Percentage Yield.

Actual returns subject to rates at time accounts are opened.

To calculate returns based on current rates, visit lovebethpage.com/cdportfolio or see a Bethpage representative.

Dividends are compounded daily, from day of deposit to day of withdrawal. Fees or other conditions could reduce earnings. Consumer accounts only. Minimum balance to open account and certain restrictions may apply. Account activity restrictions may apply. \$1,000 minimum balance to open account and earn APY unless otherwise noted. Penalties may be imposed for early withdrawal. APY assumes dividends remain in the Certificate.

Guaranteed Certificate Portfolios Offer:

- › Guaranteed return on your investment from a portfolio of Bethpage Certificate Accounts.
- › Higher rates of return typically associated with longer-term accounts.
- › Shorter term access to a portion of your funds in the event you need to withdraw cash.
- › Protection against fluctuations in interest rates that may result from changing market conditions.
- › Federal insurance plus the ability to vary account ownership for maximum protection.



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Minimize Your Risk and Maximize Your Return

In today's economic climate, most people are concerned about the safety of their investments. With NCUA insurance – and a guaranteed return – you can't get much safer than a Bethpage Certificate Account.

The rate of return also is important, especially for those who count on their investment income for living expenses or funding their future retirement.

Longer term certificates, like Bethpage's 5-year account, typically pay the highest return. But what if you don't want to tie up all your money for that long?

A Bethpage Guaranteed Certificate Portfolio Offers the Best of All Worlds

With a Bethpage Guaranteed* Certificate Portfolio, you spread your investment over different term certificates to:

- › Increase return
- › Take advantage of interest rate changes
- › Maintain liquidity and access to some portion of your cash

You avoid investing all your money at one rate of return from the outset, so you are prepared to take advantage of future interest rate changes, in either direction.

If interest rates go up, you can capitalize on this because a portion of your portfolio is available to be reinvested every six or twelve months.

If interest rates go down, you won't experience an immediate reduction in interest because several of your certificates will continue earning at the higher rates you previously locked in.

As a result, the blended return from the portfolio of certificates can be significantly higher than the return from investing all of your funds in a single, short-term certificate and rolling it over repeatedly for the same term.

*Guaranteed up to NCUA insurance limits and if the terms being offered by the plan are adhered to.

Two Portfolios to Choose From

With a Bethpage Guaranteed Certificate Portfolio, you invest in a number of certificates for different terms. This is based on a strategy known as certificate laddering.

The **"Bethpage Short-Term Guaranteed Certificate Portfolio"** is comprised initially of five accounts with varying terms as follows:

- › Certificate #1 – 6-month
- › Certificate #2 – 12-month
- › Certificate #3 – 18-month
- › Certificate #4 – 24-month
- › Certificate #5 – 30-month

The **"Bethpage Mid-Term Guaranteed Certificate Portfolio"** is comprised initially of five accounts with varying terms as follows:

- › Certificate #1 – 1-year
- › Certificate #2 – 2-year
- › Certificate #3 – 3-year
- › Certificate #4 – 4-year
- › Certificate #5 – 5-year

How the Strategy Works

With a Bethpage Guaranteed Certificate Portfolio, you spread your initial investment equally across each of the individual accounts in the portfolio. Given a \$10,000 initial investment, for example, you would start your portfolio with \$2,000 in each account.

After your initial investment, the next part of the strategy applies when the first certificate matures. With a Bethpage Guaranteed Certificate Portfolio, all accounts automatically renew to the longest term of the portfolio. With the Mid-Term Portfolio, for example, Certificate #1 will automatically renew for 5 years. The same holds true for Certificates #2, #3, #4 and #5. This way you systematically move your money into longer-term certificates at prevailing longer-term rates.

The illustration below depicts how the Bethpage Mid-Term Guaranteed Certificate Portfolio would be structured. The 1-year title denotes a certificate with a one-year maturation period, followed by certificates with 2, 3, 4, and 5 year periods. After the fifth year, all of your money will be invested in certificates with five-year terms, but every year one certificate matures, so you have access to part of your investment.

	2010	2011	2012	2013	2014	2015
CD#1	1 year	5 year				
CD#2	2 year		5 year			
CD#3	3 year			5 year		
CD#4	4 year				5 year	
CD#5	5 year					5 year

