

MEMBERS FIRST

Bethpage™
Federal Credit Union

Built to give you more.™

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AUTO LOANS THAT GIVE YOU MORE

Get a great rate and win a \$2,500* gift card!

When you finance your car through a Bethpage auto loan from September 15 to December 31, you'll automatically be entered to win a \$2,500* gift card. Imagine how much gas that can buy!

Whether you're looking for a new or used vehicle or refinancing your current loan, an auto loan from Bethpage can help steer you in the right direction.

We offer:

- Low new and used auto loan rates
- No payments for 90 days
- Flexible auto loan terms
- Quick application approval
- Easy-to-use online calculators
- Even lower rates for shorter terms

IN THIS ISSUE:

- Home Equity Line of Credit
- Protect Yourself and Prevent Identity Theft
- Get the Ball Rolling on Youth Savings and Student Checking
- Insurance and Investments: Rising Interest Rates and Bonds

NEW CAR RATE
1.89%
APR**

USED CAR RATE
2.09%
APR***

Apply for your Bethpage auto loan at lovebethpage.com, by calling 800-628-7070, or at any Bethpage branch.

*Only qualifying and funded loans will be entered to win. Loan must be funded between September 15, 2014 and December 31, 2014 to be considered. Open to legal residents of the United States and District of Columbia, 18 years of age, as of the date of entry. Void where prohibited. Ends 12/31/2014. For official rules visit a local branch or lovebethpage.com/contestrules.
**APR=Annual Percentage Rate. Rates and terms accurate as of 09/01/2014. Rates and terms are subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. For term of 60 months; estimated monthly payment of \$17.48 per \$1,000.00 borrowed. Minimum auto loan amount is \$1,000. Payment is based on new car rate of 1.89%. Rate assumes LTV of 115% or less. Program subject to change without notice.
***APR=Annual Percentage Rate. Rates and terms accurate as of 09/01/2014. Rates and terms are subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. For term of 60 months; estimated monthly payment of \$17.57 per \$1,000.00 borrowed. Minimum auto loan amount is \$1,000. Payment is based on used car rate of 2.09%. Rate assumes LTV of 90% or less. Program subject to change without notice. Existing Bethpage auto loans can be refinanced with the following guidelines: \$250 fee is required to be paid. This fee must be paid up front and cannot be a part of the refinanced amount. There is no time restriction of how soon refinancing can be done after initial auto loan is disbursed.



PRESIDENT'S MESSAGE

Bethpage is growing. We are now the largest credit union on Long Island in terms of both membership and asset size. We now have \$5.7 billion in assets which makes us the largest credit union in New York State and the Northeast region, and number 15 nationwide.

We continue to offer the most branches on Long Island, with three more scheduled to open before the end of the year in Baldwin, Centereach, and East Northport.

Growth is important because it means we are able to provide more convenience to our members. Through expanding branch and ATM networks as well as online channels, we offer easy access and the lowest fees.

Our new member growth is personally gratifying because it means that more Long Islanders are learning about Bethpage and our credit union advantage. Many of our members are the children and grandchildren of our original Grumman employees and we continue to grow through member referrals to relatives, neighbors and friends. Thank you for spreading the word about Bethpage. We are committed to providing extraordinary value and service, anytime, anywhere.

Our members deserve world-class service every time they interact with us. Recently, we have had some challenges in delivering on that promise in our call center and mortgage area, where wait times and processing delays have been unacceptable. We have identified the causes of these problems and are working diligently to fix them.

I thank you for your patience. Our members are our number one priority and providing you with the best service will always be our goal.

A letter we received shows how important service is to our members.

The employees at Bethpage are amazing. They make everyone feel like they are at home. I feel safe in dealing with Bethpage, I am truly happy with the service and the thinking. They truly want to make a difference in the lives of their customers. I am also very happy that as I go to the other branches, I see they promote from within. Bethpage, I know will be a leader in the industry and I am proud to be a member of Bethpage. My family and kids are members as well as my friends and co-workers. I am a true believer in Credit Unions.

Thank you for your loyalty and support. As we continue to grow and prosper together, we will never forget that the main reason we come to work every day is to serve you, our member owners.

Sincerely,

Kirk Kordeleski
President and CEO

Certificate Accounts That Give You More

0.55%^{APY*}

12-Month Certificate

1.25%^{APY*}

24-Month Certificate

1.20%^{APY*}

36-Month "Bump-Up"
Certificate

1.30%^{APY*}

36-Month Certificate

1.55%^{APY*}

48-Month Certificate

1.60%^{APY*}

60-Month Certificate

*Annual Percentage Yield (APY) effective 09/01/2014 and is subject to change without notice. Dividends are compounded daily, from day of deposit to day of withdrawal. Fees or other conditions could reduce earnings. Account activity restrictions may apply. \$50 minimum balance to open account and earn APY unless otherwise noted. Penalties may be imposed for early withdrawal. The "bump up" will be set to the 36-month "bump up" CD rate at the time of request. At maturity the CD will renew to a 36-month CD with no "bump up." APY assumes dividends remain in the certificate.

Our newsletter is available electronically. If you would like to receive an electronic version instead of a print version of this publication, you can email our marketing department at bethpage@bethpagefcu.com.

LENDING

Home Equity Line of Credit

A Bethpage Home Equity Line of Credit (HELOC) provides a loan against the equity of your home (the value of the home beyond what is currently owed). With a Bethpage HELOC you can draw on the line anytime during the first ten years up to your credit limit. So you take out what you need, when you need it. Then you will have an additional 20 years to pay back any monies owed.

What are the benefits of a Home Equity Line of Credit?

- **Low interest rates** – usually much lower than you would pay long term on other loans.
- **Payment flexibility** – you have the option to pay interest only and your payments are calculated based on the balance you owe. In other words, you have access to a line of credit (much like a credit card) that can be accessed over time and you only pay for what you borrow. This helps you match your goals with your budget.
- **Tax-deductible** – the interest you pay could potentially be tax-deductible (consult a tax adviser).

At Bethpage we offer the best HELOC, so if you're looking for a revolving line of credit for home improvements, education payments, bill consolidation or personal use, start your application today.

- **No closing costs, savings up to \$7,500**
- **Lines up to \$500,000**
- **Low initial draw**
- **Various advance options are available – cash, check or transfer**

HOME EQUITY LINE OF CREDIT

2.24% APR*

Fixed for 2 years
Prime for life, thereafter

For more information about a Home Equity Line of Credit and how to apply, please visit lovebethpage.com, call 800-628-7070 or stop into your local Bethpage branch.

*APR = Annual Percentage Rate. For two years, Prime for life, thereafter. Rates and terms accurate as of 09/01/2014 and are subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. Loan-to-value restrictions may apply. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. No closing costs on new HELOCs up to \$500,000. Above estimated savings in closing costs are based on a \$500,000 loan and actual savings may vary. Closing costs paid by Bethpage must be repaid by the borrower(s) if line is closed within first 36 months. HELOC is a variable rate product with a maximum APR of 18%. The introductory rate is 2.24% APR for 2 years for members who take an initial draw of \$25,000, maintain this balance for one (1) year, and have automatic transfers from any Bethpage account for the monthly payment on the account. New HELOCs only. Prime rate as of 09/01/2014 = 3.25%. Home Equities not offered in TX. \$5.00 minimum share account required. Membership conditions may apply. Available for your primary residence only.



Bethpage Credit Card

Whether you're starting to build your credit or you're an established card holder, a Bethpage Credit Card offers freedom, flexibility and convenience to suit your lifestyle and spending needs.

Save on purchases and pay NO-FEE on balance transfers!

Stop paying high rates and expensive finance charges on other credit cards! Transfer your high-rate balances to the Bethpage MasterCard® Platinum credit card and save with our introductory rate of 2.99% APR** for 12 months. Bethpage offers three card types for you to choose from:

- Low interest rate
- CU Rewards – Cash back
- CU Rewards – Points

Apply now for a Bethpage credit card at lovebethpage.com, by calling 800-628-7070 or stop by any Bethpage branch.



2.99% APR**

12-Month Introductory Rate
MasterCard® Platinum

**2.99% Introductory rate is good for 12 months on balance transfers and purchases from the date that your new credit card account is opened. After this promotion period, your APR will be 8.15% - 22.15%, based on creditworthiness. This APR will vary with the market based on the Prime Rate. Variable Rate Information: Prime Rate: Variable APRs are based on the 3.25% Prime Rate as of Sept 2014. The ANNUAL PERCENTAGE RATE may increase during the term of this agreement if the rate disclosed as the U.S. Highest Prime Rate published in the Wall Street Journal in the cycle prior to the billing date. The ANNUAL PERCENTAGE RATE will be calculated by adding a margin to the index. Margin is determined by your creditworthiness. The maximum ANNUAL PERCENTAGE RATE will not exceed 18%, or the rate permissible under the Federal Credit Union Act, whichever is less. Any increase in the ANNUAL PERCENTAGE RATE will result in a higher monthly payment; a decrease will result in a lower monthly payment.

UPDATES



Protect Yourself and Prevent Identity Theft

At Bethpage, we are committed to making sure your account is protected against fraud and that it is constantly monitored. Although we have the most recent technologies and information to detect fraud, you should keep an eye on your personal and/or business accounts.

Taking steps now to prevent identity theft is a lot easier and less time-consuming than recovery. To reduce the chances of becoming a victim of identity theft, take some of the following measures:

- Review your credit report annually
- Guard your personal information
- Check your statements
- Minimize and protect your mail
- Protect your computer and smartphone

One of the most important things to keep in mind:

Bethpage Federal Credit Union will never contact members via phone, email, text message or cell phone to request personal information such as account numbers, passwords, debit or credit card numbers, expiration dates or (PIN) personal identification numbers.

If you have additional questions or concerns about fraud protection, visit the Advice and Planning section at lovebethpage.com, visit your local Bethpage Branch or call our Telephone Service Center at **800-628-7070** Monday through Friday 7:30am – 7:00pm, Saturday 8:00am – 2:00pm.

Best of L.I. Voting

Every year from Oct. 1 to Dec. 15, voting is open for the Bethpage Best of L.I. program. During this 75-day window everyone can vote for whatever local store, restaurant, business or person you feel should hold a Bethpage Best of L.I. title.

Voting for the Bethpage Best of L.I. is a great way to support our local businesses.

Visit bestof.longislandpress.com to vote!



Coming Soon Grand Opening of Albertson Branch

Banking at Bethpage just got a whole lot closer.

This fall we will open a new location in Albertson at 1145 Willis Avenue to add to our growing number of branches across Long Island!

With 29 full-service Bethpage locations, plus an entire network of Co-Op shared branches in over 60 locations across Long Island where you can access your accounts, Bethpage members can conduct core transactions at credit union locations all over the country. To locate your nearest branch, go to lovebethpage.com/locator

If you're on the go and can't make it into a branch make payments, deposits, and transfers with the click of a button using our free mobile app or online banking.

Visit lovebethpage.com from the Internet browser on your phone, or download our app in the Google Play store or iTunes store by searching "Bethpage Federal Credit Union."



PRODUCTS

Bonus Checking that's Built To Give You More

Bethpage Bonus Checking is the best checking account on Long Island and the only checking account you'll ever need.

Most banks offer a variety of checking accounts, with a lot of strings attached. Fall below a minimum balance or some other requirement and watch the fees kick in.

Bethpage isn't a bank. We're a credit union. Which means we can do everything a bank can, but with better rates, better service and no surprises! So it should come as no surprise that we offer the best free checking account on Long Island.

At Bethpage, we keep checking simple. One account for everyone with no hidden charges.

Bethpage Bonus Checking features:

- NO minimum balance requirement
- NO monthly fees**
- Receive a free debit card as soon as you open the account
- No fees on foreign ATMs***

FREE CHECKING WITH INTEREST

1.00%

APY*

Open an account today at:

 lovebethpage.com

 800-628-7070

 Your local branch

*Bethpage Bonus Checking Annual Percentage Yield (APY) is 1.00% effective 09/01/2014 and is subject to change without notice. Interest will be posted monthly for each month that member is signed up for Online Banking with eStatements, receives direct deposit and makes 10 point-of-sale debit card transactions. **Fees associated with insufficient funds will apply as necessary. ***The owner of the ATM may impose a fee.

Get the Ball Rolling on More Savings!



Open a Youth Account today and get a FREE soccer ball!†

As a credit union, Bethpage answers to Long Islanders, not shareholders. That means we can offer you and your family the best rates and world-class service. Come in today and get the best youth account for those under 21** years of age.

Youth Savings

- 3.00% APY* on the first \$1,000
- 0.35% APY* on balances higher than \$1,000

Student Checking

- No minimum balance requirement
- FREE ATM or Debit Card
- FREE Online Banking Access***
- FREE Mobile Banking & Check Deposit***
- For youth 15 to 21 years old

THE BEST YOUTH SAVINGS ACCOUNT

3.00%

APY*

On the first \$1,000

*Annual Percentage Yield (APY) effective 09/01/2014 and is subject to change without notice. Additional verification may be requested for account opening. Program and terms subject to change. 3.00% APY is earned on balances up to \$1,000, balances higher than \$1,000 earn .35% APY. \$5 minimum balance to open. Fees or other conditions could reduce earnings. Consumer accounts only. Certain restrictions may apply. **At the age of 21, Savings accounts are automatically converted to a basic savings account and checking accounts are automatically converted to an adult checking account. ***Minors under the age of 15 need parental consent for these features. Membership conditions may apply. †Promotion ends 09/30/2014. While supplies last.

Bethpage "Built To Give You More" Facebook Contest



Thanks to everyone who participated in our Facebook photo contest.

The first round of voting to choose 10 finalists began September 2nd and the second round of voting to choose the grand prize winner started September 16th.

Visit facebook.com/lovebethpage to see all the great entries and the Grand Prize winner of a \$1,000 gift card!





LOOKING TO SAVE MONEY ON YOUR HOMEOWNERS OR AUTO INSURANCE?

Turn to Bethpage for your Insurance Needs!

Bethpage members have saved an average of \$500* when they switch their Auto & Home insurance to Insurance Agency of Bethpage!

We are pleased to offer members an exclusive 5% discount on auto insurance* with MAPFRE** Insurance Company.

To receive a hassle free quote, call 866-719-9682, or visit us on the web at www.bethpagefcu.com/personal/insuring.aspx.

Insurance Agency of **Bethpage** 
at Bethpage Federal Credit Union

*Savings amounts are based on information from the Insurance Agency of Bethpage (Bethpage, NY) members who became new auto and or homeowners insurance policy holders between 06/01/2009 to 06/01/2010 and provided data regarding their savings. Your savings may vary. Insurance products are not deposits, obligations of, or guaranteed by Bethpage Federal Credit Union and are not insured by the National Credit Union Share Insurance Fund (NCUSIF), or any other agency of the United States, or Bethpage Federal Credit Union. Any insurance required as a condition of an extension of credit by Bethpage need not be purchased from Insurance Agency of Bethpage and may be purchased from a licensed insurance company of your choice. Insurance is underwritten by Travelers Indemnity Company, One Tower Sq, Hartford, CT 06183.

**MAPFRE InsuranceSM is a brand and service mark of MAPFRE U.S.A. Corp and its affiliates: American Commerce Insurance CompanySM (Columbus, Ohio)



INSURANCE AND INVESTMENTS

Rising Interest Rates and Bonds

As you may be aware, rising interest rates and signs that our economy may be recovering are currently impacting the bond market.*

After years of experiencing volatility in the stock market, some investors adjusted their allocations and moved more of their assets into bonds. While bonds and other fixed income investments can help offset the level of risk and volatility of stocks in a portfolio, bonds are also vulnerable to economic changes that can undermine their value. Generally, as interest rates rise, the value of bonds on the open market drops.

Still, there is no reason to panic. Even when interest rates rise, bonds can continue to play an important role in a balanced investment portfolio.

In challenging markets, the key is to assess your fixed income investments by looking at such factors as asset class, maturities, coupons, bond features, duration and credit. Also, interest rate shifts have the potential to impact bond funds differently than they impact an individual bond or a portfolio of bonds held to maturity.

This may be the right time to let your Bethpage Investment Strategies financial consultant review your portfolio to determine your level of fixed income risk. If necessary, we can adjust your mix of investments to help insulate your portfolio from rising interest rates.

If you have any questions or want to schedule a no cost, no obligation consultation to have your portfolio reviewed by a Bethpage Investment Strategies financial advisor, please call us at **516-349-6993** or email us at bethpageinvestmentstrategies@investfinancial.com.



*Bonds are subject to availability and price change. Discuss with a financial advisor before making investment decisions.

Bethpage 
Investment Strategies

INVEST Financial Corporation, member FINRA/SIPC. INVEST and its affiliated insurance agencies offer securities, advisory services and certain insurance products and are not affiliated with Bethpage Investment Strategies or Bethpage Federal Credit Union. INVEST does not offer tax or legal advice. Products are: NOT NCUA INSURED - NOT CREDIT UNION GUARANTEED - MAY LOSE VALUE

COMMUNITY



Photo from left to right: Kevin McGeachy, Executive Director of Cohen Children's Medical Centers
Kirk Kordeleski, President and Chief Executive Officer of Bethpage Federal Credit Union
Michael Dowling, President and Chief Executive Officer of North Shore-LIJ Health System
Kevin J. O'Neill, Owner and Managing Director of the John W. Engeman Theater

“Seussical” Comes to Cohen Children’s Medical Center

Patients and their families enjoyed a unique theatrical experience recently at Cohen Children’s Medical Center as they viewed a masterful production of “Seussical,” a full-blown musical production presented by the John W. Engeman Theater in Northport, LI.

The production, which featured a multi-talented troupe of actors in full Seuss regalia, was sponsored jointly by Bethpage Federal Credit Union and Cohen. In preparation for the performance, the hospital’s lobby was transformed into an intimate theatre setting, complete with a working stage, theatrical lighting, and a make-shift backstage area.

Following the one-hour production, cast members signed colorful playbills designed especially for children. And, for those patients unable to leave their rooms, the entire performance was telecast live through the hospital’s video system.

October is Arts Month on Long Island Celebrate National Arts & Humanities Month

Long Island’s annual Arts Alive LI returns this October as a month-long showcase of Long Island’s many art, entertainment and cultural attractions. Presented by the Long Island Arts Alliance and Bethpage Federal Credit Union, the October Arts Month celebration takes place from September 27, 2014 through October 31, 2014.

From visual, musical and performing arts to community festivals, Arts Alive LI is a tribute to Long Island’s arts and entertainment world and takes place on stages, in galleries, at museums and in film houses across Long Island’s Nassau and Suffolk counties. Entire communities are planning outstanding street festivals celebrating the region’s artistic and cultural diversity. There is truly something for everyone to enjoy.

For a full calendar of events visit
www.ArtsAliveLI.org

To learn more about Long Island Arts Alliance visit
www.LongIslandArtsAlliance.org



Upcoming Events

09/27/2014

Stony Brook Sea Wolves Football Game *La Valle Stadium*

Stony Brook University Vs. William & Mary (“Wolfstock” Annual Homecoming)
Game starts at 6pm. For tickets and event information call the Stony Brook Athletic Office at (631) 632-7142.

09/28/2014

Ocean to Sound Relay *Plainview, NY*

Teams of eight runners each will traverse a scenic course through the rolling countryside of beautiful Long Island.

09/30/2014

LIU Post Field Hockey Game *Bethpage Federal Credit Union Stadium* Brookville Vs. Adelphi University at 4pm.

10/11/2014

City of Long Beach Fall Festival *Kennedy Plaza, Long Beach, NY* The Fall Festival will be held at Kennedy Plaza from 10am to 5pm. There will be craft vendors, a carousel, pumpkin patch, petting zoo, music, hay rides and more. The costume parade begins at the Rec Fields on Saturday at 12pm. (Fees are charged for some attractions.)

10/14/2014

LIU Post Field Hockey Game *Bethpage Federal Credit Union Stadium* Brookville Vs. Southern Connecticut State University at 4pm.

10/18/2014

LIU Post Football Homecoming Game *Bethpage Federal Credit Union Stadium* Brookville Vs. Saint Anselm College at 1pm.

10/26/2014

EAC - Party to Protect Children *Crest Hollow Country Club, Woodbury, NY* A day of family fun and games to benefit EAC Network’s programs that protect children.

For more community events, visit
www.bethpagefcu.com/community/events



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YouTube.com/user/lovebethpage

Facebook.com/lovebethpage

@LoveBethpage

Branch Locations

Telephone Service Center:

M-F: 7:30am-7pm | Sa: 8am-2pm **800-628-7070**

Coming Soon:

Baldwin East Northport

Albertson

1145 Willis Ave
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*



Commack (Open Sundays)

King Kullen
120 Veterans Hwy.
M-F: 10am-6pm
Sa: 10am-4pm
Su: 11am-4pm

Huntington

33 Gerard St.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Mineola

131 Jericho Tpke.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Roosevelt

405 Nassau Rd.
M-W: 9am-5pm
Th-F: 9am-6pm
Sa: 9am-2pm
Drive-up*

Bethpage Main Office[†]

899 S. Oyster Bay Road
M-W: 9am-4pm
Th: 9am-7pm
F: 7:30am-7pm
Sa: 9am-2pm
Drive-up:
M-W: 7:30am-4pm
Th-F: 7:30am-7pm
Sa: 9am-2pm

Elmont[†]

1633 Dutch Broadway
M-Th: 8:30am-6pm
F: 8:30am-7pm
Sa: 9am-2pm

Levittown (Open Sundays)

King Kullen
3284 Hempstead Tpke.
M-F: 10am-6pm
Sa: 10am-4pm
Su: 11am-4pm

North Babylon

1350 Deer Park Ave.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

Seaford[†]

4006 Merrick Rd.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Bay Shore[†]

591 East Main St.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Farmingdale[†]

1033 Rte. 109
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

Long Beach

26 West Park Ave.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

NUMC/East Meadow

NuHealth Medical Center
(Must pay for parking)
2201 Hempstead Tpke.
M-F: 9am-5pm
Sa: 9am-2pm

Smithtown

240 Middle Country Rd.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Bay Shore (Open Sundays)

King Kullen
834 Sunrise Hwy.
M-F: 10am-6pm
Sa: 10am-4pm
Su: 11am-4pm

Freeport[†]

210 West Merrick Rd.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Lynbrook[†]

613 Sunrise Hwy.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Patchogue[†]

272 East Main Street
M-W: 8:30am-4pm
Th-F: 8:30am-6pm
Sa: 9:00am-2:00pm
Drive-up**

Valley Stream (Open Sundays)

King Kullen
231 West Merrick Rd.
M-F: 10am-6pm
Sa: 10am-4pm
Su: 11am-4pm

Central Islip[†]

233 S. Research Pl.
M-Th: 8:30am-5pm
F: 8:30am-7pm
Sa: 9am-2pm

Glen Cove

111 School St.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Massapequa[†]

6257 Sunrise Hwy.
M-Th: 9am-6pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Port Jefferson

4802 Nesconset Hwy.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

West Babylon[†]

555 Montauk Hwy.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Hempstead[†]

170 Fulton Ave.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

Melville

722 Walt Whitman Rd.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm

Riverhead[†]

1095 Old Country Rd.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Westbury[†]

750 Old Country Rd.
M-Th: 9am-5pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

*Drive-up access starts 30 minutes prior to branch opening, ends at branch closing on weekdays, and follows Saturday branch hours, unless otherwise indicated.

**Drive-up access is the same hours as main lobby. † Indicates branch has coin machine access.



Local Shared Branches

Island FCU
LOMTO FCU
Long Island State EFCU

Melrose FCU
Nassau Educators FCU
Nassau Financial FCU
Oceanside Christopher FCU

Qside FCU
Skyline FCU
Suffolk FCU
Sperry Associates FCU

Teachers FCU
Winthrop-University Hospital CU

For a Shared Branch near you, please visit www.co-opcreditunions.org



Federally Insured
By NCUA
Membership conditions may apply.