

first

Bethpage  Federal Credit Union You'll love banking here™.

Start The New Year With A New Set Of Wheels And A Great Rate On Your Auto Loan From Bethpage!

NEW CAR RATES AS LOW AS

1.99% APR*
\$17.52 per thousand
for 60-month term

Last year was one of the busiest in recent memory for the US auto industry, with an estimated 15 million new vehicles sold nationwide. The demand on Long Island became even greater as a result of the vehicles lost to Hurricane Sandy.

To help meet that demand, Bethpage teamed up with our partner Groovecar in December, to offer Bethpage members special pricing on new car purchases at selected Long Island dealers.

Now we are partnering with Enterprise Car Sales to offer our members a special rate on auto loans for used cars purchased through the Enterprise Borrow Smart, Buy Smart program. Details are provided on page 5.

Whether you purchase a vehicle through one of our special auto sales or do so on your own, Bethpage offers everyday great rates for both new and previously owned vehicles.

Plus, you can now defer your first payment on any Bethpage auto loan for 90 days!

So whether you lost a car to Hurricane Sandy, or it's just time to turn in that old clunker, Bethpage is here to help with the financing.

* Payment illustrated is based on a new car rate of 1.99% APR – Annual Percentage Rate. Rates and terms accurate as of 1/1/2013 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. Rate is based on 60 month term and maximum LTV of 115%. Membership conditions may apply. No fee for refinancing an existing auto loan from another financial institution. Existing Bethpage auto loans can be refinanced with the following guidelines: One percent (1%) of the principal balance being refinanced is required to be paid. This fee must be paid up front and cannot be a part of the refinanced amount. New rates and terms may apply and are subject to credit approval. There is no time restriction of how soon refinancing can be done after initial auto loan is disbursed.



also inside:

- Free Access in 250 McDonald's ATMs in Manhattan
- Member Spotlight
- Mortgage Q & A
- Bethpage Investment Strategies

President's Message



As I look back on the past year it would be an understatement to say that we faced some challenges. The hurricane that rocked the Northeast and Long Island last fall was the most significant by far, and many of our members still face challenges rebuilding their homes and their communities.

I am pleased to report that we have been able to help many in this time of need. In addition to our work raising money for United Way and other charities, we have been able to help members directly through our hurricane relief loans. Through the middle of December, we provided almost \$3 million through our Storm Emergency Rehab HELOCs and Storm Emergency Cash Advance Loans. We also lowered the introductory rate on our conventional Home Equity Line of Credit to help people with immediate cash needs, and offered a 90 day deferred payment option on various loans including new and used auto loans.

A recent story from our Freeport office is particularly poignant. One of our members there lost his home and all his belongings due to Hurricane Sandy. With nowhere to turn for shelter, he and his wife and two daughters ended up staying in an empty beauty salon with no power or heat. When our Freeport team heard of the situation, they went the extra mile to make sure that the member's application for a small personal loan was approved to pay for motel expenses. If you are still experiencing challenges from the storm, please contact us to see if we can help.

On a positive note, despite the challenges we faced, 2012 was a successful year for your credit union. Once again, we lent out more than \$1 billion in mortgages, earned record income, and welcomed more than 30,000 new members. Because of this performance, we are able to fulfill the Bethpage mission of providing our members with extraordinary value and service, anytime and anywhere.

We value your trust and your loyalty and wish you all peace and happiness in the new year.

Sincerely,

Kirk Kordeleski
President & CEO

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.

Open a Bethpage Certificate Account Today

.60%^{APY*}
12-Month Certificate

1.05%^{APY*}
24-Month Certificate

1.35%^{APY*}
36-Month Certificate

1.35%^{APY*}
39-Month "Bump-Up" Certificate

1.55%^{APY*}
48-Month Certificate

1.65%^{APY*}
60-Month Certificate

* Annual Percentage Yield (APY) effective 1/1/2013 and is subject to change without notice. Certificate: Dividends calculated on a simple interest day-of-deposit to day-of-withdrawal basis. 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 equal to ninety (90) days' interest at the dividend rate and forfeiture of any dividends accrued but not yet credited to the account on the amount withdrawn. In assessing the penalty amount for an early withdrawal, the penalty amount may be imposed on the principal. For certificate accounts with a term of more than one year, withdrawals made prior to maturity are subject to an early withdrawal penalty equal to one hundred eighty (180) days' interest at the dividend rate and forfeiture of any dividends accrued but not yet credited to the account on the amount withdrawn. In assessing the penalty amount for an early withdrawal, the penalty amount may be imposed on the principal. Other rates and terms are available. Additional penalties and taxes may apply for withdrawals.

Convenience

Free Access To 250 McDonald's ATMs In Manhattan

Bethpage members in Manhattan love banking at Bethpage when they can access their accounts at surcharge-free ATMs in McDonald's. Through our continued collaboration with CO-OP Financial Services, Bethpage offers free ATM access for the convenience of our members. Just look for the CO-OP network logo on the ATM, and you can make a surcharge-free withdrawal from your Bethpage account.



These CO-OP Surcharge free ATMs are situated in clean, safe, friendly locations. To find a surcharge-free ATM in a New York City McDonald's near you, use the Bethpage ATM locator available at lovebethpage.com. You can even download the ATM directory via your Smartphone Bethpage app. Simply enter a zip-code or address, and you'll find the nearest ATM.



The Bethpage relationship with CO-OP provides free ATM access at more than 30,000 locations across the country including 7-Eleven stores and other retail locations. Just make sure the ATM displays the CO-OP logo.

The next time you're in New York City, whether you're on the east-side or west-side, uptown or downtown, and need cash, don't forget McDonald's and the CO-OP network.

Member Spotlight : Shared Service Centers

"I was visiting my son in Springboro, Ohio for a few days, with not a lot of cash. The few days turned into 6 weeks because he was diagnosed with Non Hodgkins Lymphoma. Here I am in Springboro, Ohio and running out of cash. I called Bethpage and asked where in Springboro, Ohio I would be able to use my ATM card. The response was The River Valley Credit Union on Central Ave, Springboro, Ohio. I jumped into my son's car, thankful for a GPS, and I was off to get some money. Would you believe it was only 3 miles from his house to the River Valley Credit Union?"

My son who also belongs to Bethpage and had only lived there for a little while was thrilled to know that information. They couldn't have been nicer to me and I didn't have to write a check or use my ATM card. They just went into my checking account and withdrew the money! Thank you Bethpage Federal Credit Union for having Shared Service Centers across the United States."

- Carole, Bethpage Member since 1971

To find a Shared Service Center throughout the United States, use the branch locator at lovebethpage.com.

If you've got a great Bethpage story, please send it to us! Email us at bethpage@bethpagefcu.com and tell us how we've made it easier for you to bank with us. If we publish your story we will thank you with a \$100 gift card.

Lending

Mortgage Application Q & A

Q: How do I get started?

A: As you prepare to apply for a mortgage, your first step includes collecting the financial information that you will need in order to demonstrate that you can afford that monthly mortgage payment. This documentation generally includes:

- Previous 2 years' of W-2s and/or 1099s
- Last 30 days' (1 month) pay stubs
- Previous 2 years' 1040s tax returns (self-employed)
- Most recent 2 months' bank statements
- Outstanding debts and monthly payment schedules - credit cards, car loans, personal loans, other mortgages/loan payments, etc. (Usually captured in your credit report)

Where applicable, additional required documentation may include alimony/separation maintenance and child support expenses; social security award letter and 12 months of bank statements; military LES documenting 30 days of income; 2nd mortgages on other property with accompanying information about monthly payments.

Q: Do I need an appointment or can I just walk in to meet a Loan Officer?

A: Loan officers are available full time at our Bethpage Headquarters. Appointments can be made to meet with a loan officer at any other Bethpage branch.

Q: Am I obligated to apply if I meet with someone from Bethpage? Is there a fee?

A: There is no fee for meeting with one of our Loan Officers and you are not obligated to apply for a loan. There is no charge for a pre-approval!

Q: I can't get to your office; can I handle this all online?

A: Although we'd really like to meet you, we can certainly handle your application online or over the phone. Once an application is submitted, a dedicated loan officer will contact you within 24 hours.

Q: What goes into determining "how much home I can afford?"

A: You must take into account your monthly income and the mortgage payment plus the other personal debt you are carrying such as car loans, credit card debt and student loans, and other monthly payments to find your "debt-to-income ratio." Ideally a "debt to income ratio" below 45% is within the acceptable range. Your Loan Officer can help you with this calculation and the specific parameters of the loan program that you choose.

Q: How long does the process take?

A. The entire process from application to closing takes two - three months. Given the various elements along the way that involve the participation of others outside Bethpage, and federal and state government disclosure laws, meeting all requests takes time. The best way to expedite the process is to send all documents that are requested in a timely fashion and to schedule your appraisal inspection as soon as possible.

For more information about a Bethpage mortgage, go to lovebethpage.com or call 800-628-7070 to ask for a Loan Officer to contact you.



Our Home Equity Line of Credit Can't Be Beat!

Apply today at lovebethpage.com, call us at 800-628-7070 or stop into your local branch.

6-MONTH INTRODUCTORY RATE

0.49%^{APR}

ADJUSTABLE THEREAFTER

3.99%^{APR}
Currently

*APR = Annual Percentage Rate. Rates and terms accurate as of 1/1/2013 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. Hazard Insurance is required on all loans secured by real property; flood insurance may also be required. HELOCs up to \$500,000 are available in NY. For properties located in other states, the maximum HELOC is \$250,000 at 70%, except AZ, CA, FL, NV, and MI, where LTV = 60%. Home Equities not offered in TX. No closing costs on new HELOCs up to \$500,000 by members. 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 0.49% APR. The regular rate after the introductory period is prime or 3.99% APR, whichever is higher, currently 3.99% APR. Current members who have or have had a Home Equity with the introductory rate with Bethpage are excluded from this offer. To receive the best rate after the introductory period, an initial disbursement at closing (\$30,000 for loans up to \$250,000, \$40,000 for loans over \$250,000) and a minimum outstanding balance of \$25,000 for 6 months from the date of closing are required. To avoid closing costs (estimated at \$378 - \$6,413) HELOCs, of \$250,001 to \$500,000 must take minimum draw of \$40,000 at closing. A fee applies to members who would like to modify the rate of their Bethpage Home Equity. The introductory rate is a one-time offer and members do not have the option to extend the introductory rate after the initial 6-month period by paying an additional fee. Properties that have sustained damage from Hurricane Sandy with "as is" value and Loan To Value of between 81% and 90% do not qualify for the 0.49% intro rate. "As is" Loan To Value is described as the Loan To Value based on the initial appraisal of the property without the repairs being completed. Consult your tax advisor regarding deductibility of interest. Prime rate as of 1/1/2013 = 3.25%. Membership conditions apply.

Update

Borrow & Buy Smart: Exclusive Offer For Bethpage Members!

USED CAR RATES AS LOW AS

1.19% APR*

\$17.18 per thousand for 60-month term

Now through February 28, 2013, Bethpage members can get a special rate on loans for the purchase of a used vehicle from Enterprise Car Sales. These vehicles are certified, so there is no risk of buying a recycled car that was damaged in Hurricane Sandy.

Enterprise used vehicles come with:

12-MONTH/12,000 MILE LIMITED POWERTRAIN WARRANTY.²



FREE CARFAX® REPORTS.



109-POINT VEHICLE INSPECTION.



7-DAY REPURCHASE AGREEMENT.²



car sales
enterprise
Haggle-free buying. Worry-free ownership.³

12-MONTH ROADSIDE ASSISTANCE.³



And, you'll never have to haggle about prices.

Call Bethpage or visit one of our branches to get pre-approved for your loan. Then visit CUautodeals.com to view the great selection of late-model used vehicles available through Enterprise. You can also visit Enterprise Long Island Sales Centers at their Huntington location 1141 E. Jericho Turnpike or the Rockville Centre location at 602 Sunrise Highway.

* Rates as low as: 1.19% for 60 months (Monthly payment of \$17.18 per \$1000 borrowed). 2-7 Model years old. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. Auto rates assume loan to value ratio is less than or equal to 90% for Used. Offer valid now through 1/31/13. This offer cannot be combined with any other offer. ² Restrictions apply. For details, see an Enterprise Car Sales Manager. ³ Enterprise 12-Month Unlimited Mileage Roadside Assistance Package is provided by the American Automobile Association (AAA) and its affiliated clubs in the United States and Canada. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. All offers of credit are subject to credit approval. Rates and terms accurate as of 12/19/12 and are subject to change without notice. Applicants may be offered credit at higher rates and other terms.

Department Of The Treasury Moving To Electronic Payments

Effective March 1, 2013, The U.S. Department of the Treasury will require all federal benefit and non-tax payments such as social security & other federal payments to be made electronically. Non-tax payments include federal wage, retirement and vendor payments. Electronic payments are safer, easier and more reliable than paper checks, and will save taxpayers the \$120 million price tag associated with paper checks.

People applying for federal benefit payments must choose an electronic payment option at the time they apply for the benefit. People currently getting federal benefit checks must switch to electronic payments by March 1, 2013. The Treasury Department recommends direct deposit to a bank or credit union account or to a Direct Express® card account. People who do not choose an electronic payment option by March 1, 2013, or at the time they apply for benefits, will receive their federal benefit payments via the Direct Express® card, so they will not experience any interruption in payment. People who are already receiving their benefit payments electronically do not need to take action. They will continue to receive their payment as usual on the payment day.

For more information visit godirect.org or, if you need help setting up direct deposit to a Bethpage account, visit your local Bethpage branch or call 800-628-7070. We'll be happy to walk you through the process.



Bethpage is proud to sponsor the Best of Long Island Awards Program.

Eight years ago, the Long Island Press introduced the Best of Long Island program as a way for readers to cast their ballots for their favorite local businesses on the Island.

Get The App

The Bethpage Best of Long Island app takes the program to the next level.

This digital guide leads users to the best of everything that Long Island has to offer. Long Island's favorite businesses, which thrive behind the support of its residents, are featured in the app, as are the organizations that provide exceptional services.

Download the app today by searching "Best of Long Island" in the iTunes Store or Google Play Store! Congratulations to all the 2012 winners!

Deposit Insurance Update

Effective January 1, 2013, insurance coverage on all deposit accounts, including non-interest bearing transaction accounts (e.g. checking accounts) will be \$250,000.

For more information, see the National Credit Union Association's Share Insurance Tool Kit at NCUA.gov.

Insurance and Investments

About Bethpage Investment Strategies

Our Investment Team at Bethpage can help you achieve your financial goals – whether that means saving for your retirement, financing a college education, or looking to grow and preserve your nest egg. BIS offers several options to help you manage your investment portfolio in a way that makes the most sense for you.

Our mission is to help build wealth for all Long Islanders and help provide financial security by offering access to a full array of products and services through our broker dealer, INVEST Financial Services.



Our services include:

- Portfolio reviews, analysis and assessments
- Asset allocation strategies - stocks, bonds, mutual funds, annuities
- Financial planning
- Investment strategy development
- Pre- and post-retirement planning

Top Reasons to Work with BIS

- We provide the same financial services as the bigger companies with no minimum asset requirement for members.
- Our professionals take the time to fully understand your goals and investment needs to determine the best way to allocate your assets.
- We offer diversified investment options through our alliance with INVEST Financial Corporation.
- A variety of Retirement Planning options - Traditional IRA, Roth IRA, Rollover IRA, SEP IRA, SIMPLE IRA.
- Wealth Transfer Strategies to help you distribute your assets to your family and other beneficiaries.
- College Planning.
- Life insurance solutions.
- The option of self-directed investing – elect to manage your own account through NetExchange Client™, made available through our alliance with INVEST Financial Corporation. This service offers a secure and convenient way for you to access your brokerage account information 7 days a week, 365 days a year.
- A BIS Team committed to providing the same extraordinary value and service as the credit union you trust.

If you have any questions, please contact Bethpage Investment Strategies and speak to a Financial Advisor at 516-349-6993.



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. Products are NOT NCUA INSURED - NOT CREDIT UNION GUARANTEED - MAY LOSE VALUE*

Save More Today!

Members who switched their auto insurance policy to the Insurance Agency of Bethpage are now saving over \$500.* Get your free, no obligation quote today.

- Special rates for members on car & home owners insurance
- Get a free quote in 10 minutes
- With over 20 insurance companies quoting your policy, you will get the best deal for you and your family

For a free quote from the Insurance Agency of Bethpage, call 800-628-7070, Option 3 or visit www.bethpagefcu.com/personal/insuring.aspx.



* Savings amounts are based on information from the Insurance Agency of Bethpage (Bethpage, NY) members who became auto insurance policy holders between 01/01/2012 and 05/30/2012 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 agency of the United States, or Bethpage Federal Credit Union. Any insurance required as a condition of an extension of credit by Bethpage Federal Credit Union need not be purchased from Insurance Agency of Bethpage and may be purchased by a licensed company of your choice. Insurance is underwritten by Travelers Indemnity Company – One Tower Sq. Hartford, CT 06183.

Community

Board Nominations

The Nominating Committee of the Board of Directors of Bethpage Federal Credit Union has placed the names of the individuals listed below in nomination for board vacancies in 2013.

Nominations for vacancies may also be made by petition signed by 1% of the members or 500 signatures. Nominations for board members must be received by 5 pm on March 16, 2013. The election will be held at the Annual Meeting on April 25, 2013 and will be conducted by ballot unless there is only one nominee for each position. There will be no nominations from the floor, unless there are no nominations for an available vacancy.

Each nominee by petition must submit a statement of qualifications and biographical data with the petition. The statement of qualifications and biographical data will be published and made available to the public. For more information or to file a petition and statement for a nominee, contact Tan Ansari at 899 S. Oyster Bay Rd., Bethpage, NY 11714 or call 800-628-7070 ext. 6756.



Don Balducci

Don Balducci, a Bethpage resident, is Senior Advisor for Talent Development at CA (formerly Computer Associates). He began his service with the credit union as one of the first Associate Directors in 1999. He has also served on the Supervisory Committee. Don was elected as a member of the Board in 2003, where he has held the positions of Treasurer and Secretary. He is currently Vice Chair of the Board and a member of the Board's Executive Committee. Don graduated from Hofstra University, majoring in mathematics and education.



Jorge A. Martinez

Jorge A. Martinez served as an Associate Director at Bethpage for four years, and was elected as a Board member in 2010. He is the Director of Business Development for American Transit Insurance Company, a leading NY-based commercial automobile insurance underwriter. A Freeport resident for over 30 years, Jorge serves as the Deputy Mayor for the Village of Freeport. He made history as the first Hispanic to be elected to the position of Freeport Village Trustee, a post he has been in since 2007 and was re-elected to in 2011. Previously, he served as Deputy Chairman of the Freeport Zoning Board of Appeals and chaired the Village's Sanitation Board.

In addition to his professional accomplishments, Jorge has worked tirelessly to enrich his community. He serves as a Board member of the Nassau Council of Chambers of Commerce and is the past president of the Long Island Hispanic Chamber of Commerce. He has coached in the Freeport PAL Sports League and the Freeport Little League. As a result of his commitment to the community, Mr. Martinez has been the proud recipient of many awards, including Molloy College St. Martin de Porres Award for Leadership, the Unispan Award from Hofstra University, and the Hispanic Heritage Award from the Town of Hempstead. Born in Havana, Cuba, Jorge came to the United States in 1968 and settled with his family on Long Island. He earned his Bachelor's Degree from Hofstra University.



Rich Turan

Rich Turan has served as a Bethpage Board member since 1996, where he has held the position of Secretary, Treasurer, Vice Chair, and Chair. During Rich's 20 years as President/CEO of Briarcliffe College, he offered Bethpage FCU membership to the students and employees of the college. He has also served as the President/CEO of the Long Island Forum for Technology (LIFT), and as President and CEO of the Nassau Health Care Corporation. He was recently appointed by the Chief Judge of NYS as a member of the Independent Judicial Election Qualification Commission for Nassau and Suffolk Counties.



Joe Moliterno

Joe Moliterno is the retired Director of Federal Taxes of Dover Corporation. Joe joined Bethpage's Supervisory Committee in 2003, and served as its Chairman from 2008 to 2012. He was appointed to the Board in August 2012 to complete the term of Thomas Gill, who passed away in June.

Bethpage Disaster Relief Fund



The Bethpage Disaster Relief Fund has raised over \$104,000 to date for the United Way of Long Island to support communities in need. Immediately following Hurricane Sandy, Bethpage jumped into action to help support Long Islanders who were severely affected. The money raised is comprised of Bethpage member donations and donations from local businesses, which were matched by Bethpage.

Bethpage VITA Program

The Volunteer Income Tax Assistance (VITA) Program, running from January 30 through April 13, 2013 is celebrating its 10th anniversary and offers free tax help for low- to moderate income (generally \$49,000 and below) individuals and families. Bilingual Tax Assistors are available. VITA locations and times are as follows:

Wednesdays, 5pm-7pm & Saturdays, 3pm-6pm: Bay Shore, Farmingdale, Freeport, Patchogue, Riverhead & West Babylon.
Wednesdays, 6pm-8pm & Saturdays, 3pm-6pm: Central Islip, Elmont, Hempstead, Massapequa, Roosevelt & Westbury.

For more information, please call us at 800-628-7070 or visit lovebethpage.com




Presorted Standard
U.S. Postage
PAID
Permit #255
Hicksville, NY

lovebethpage.com | 800-628-7070

Free Online Banking | Free Mobile Banking | Free Telephone Banking
Over 425 Surcharge-Free ATMs, including the following locations:



*Must show Co-Op logo 

facebook.com/lovebethpage @LoveBethpage

Branch Listing

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

Bay Shore

591 Montauk Hwy.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Bay Shore

King Kullen 
834 Sunrise Hwy.
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

Commack

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

Elmont

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

Farmingdale

1033 Rte. 109
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Freeport

210 West Merrick Rd.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm
Drive-up*

Glen Cove

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

Hempstead

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

Huntington

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


Levittown

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

Lynbrook

613 Sunrise Hwy.
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*

Melville

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

Mineola

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

North Babylon

1350 Deer Park Ave.
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**

Port Jefferson

4802 Nesconset Hwy.
M-Th: 9am-4pm
F: 9am-7pm
Sa: 9am-2pm

Riverhead

1095 Old Country Rd.
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*

Seaford

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

Smithtown

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

West Babylon

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

Westbury

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

All of our branches have 24-hour ATMs available!

ATMs in King Kullen branches follow store hours.

*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.

Membership conditions may apply.

Telephone Service Center: M-F: 7:30am-7pm Sa: 8am-2pm 800-628-7070



Local Shared Service Centers

First Entertainment CU
Island FCU
Justice 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 Service Center near you, please visit www.creditunion.net