

Save Now, Save Later, With Our Best HELOC Ever

1.99% Fixed APR* for 2 years – Prime for life, thereafter!

Fed up with high credit card bills? Getting ready to fix up your home? Need money for tuition expenses?

With our low rate Home Equity Line of Credit you can meet just about any financial need and consolidate your borrowing into one low monthly payment. It's a smart way to borrow since the interest you pay may be tax deductible (please consult your tax advisor).

Plus you will enjoy these additional benefits:

- Low fixed rate for 2 full-years
- Prime for life thereafter
- Borrow up to 80% of your home's equity ,
- Pay No closing costs**

The possibilities are endless with a Bethpage Home Equity Line of Credit. Consolidate your debt. Finance major purchases. Or just rest assured that you have the line available in the event of unanticipated expenses. You pay interest only on the amount that you actually use.

It's Simple to Apply!

Apply online at lovebethpage.com, call us at 800-628-7070 or visit your nearest Bethpage branch!

Start the spring off on a good financial note with a flexible Home Equity Line of Credit from Bethpage. You will save now, and you'll save later.

APR = Annual Percentage Rate. Rates and terms accurate as of 03/01/2013 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 1.99% APR for members who take an initial draw of \$25,000 and maintains this balance for one (1) year. The rate after the introductory period is prime, currently 3.25%. Members who do not take the initial draw of \$25,000 at closing will not be eligible for the intro rate and will be charged prime, currently 3.25% from day one. A fee applies to members who would like to modify the rate of their Bethpage Home Equity. Additional conditions may apply to qualify for the rate modification. The introductory rate is a one-time offer and members do not have the option to extend the introductory rate after the initial 24-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 1.99% 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 03/01/2013 = 3.25%.

HOME EQUITY LINE OF CREDIT

1.99% APR*

for 2 years

PRIME FOR LIFE, THEREAFTER



also inside:

- Try the new "Pay Anyone" feature in Online Bill Pay!
- March Auto Sales Event
- Why wait to start a retirement plan?

President's Message



As you read this message, spring will be right around the corner and, hopefully, the promise of warm weather not far behind. This spring and summer will be a time of rebuilding for many Long Islanders. For those who have yet to be able to return to homes damaged by Hurricane Sandy, you remain in our thoughts and prayers.

As a credit union, our primary mission is to help our members with their financial needs and to support the communities in which we all live and work. Because we are owned by our members, not shareholders, we are committed to providing you with the best rates and service every day. You can count on us to do what's right for you and what's in your best interest.

A couple recently came into the Smithtown Branch in a very nervous and tense mood. They had about \$30,000 in credit card debt and were paying very high interest rates on several cards in the double digits. With no equity in their home, we were able to offer a Home Secured Loan so they could consolidate their bills and have a monthly payment that was manageable. They are saving more than \$100 a month with a 6.2% rate.

Helping individual members is just part of our mission. This year marks the 10th anniversary of our participation in the Volunteer Income Tax Assistance Program, which provides income tax preparation assistance to low and moderate income Long Islanders. In 2012 we processed more than 1,500 tax returns for almost \$2 million in refunds. In November, we also expanded our annual turkey drive to help with Hurricane Sandy relief and collected 25,000 pounds of food and essential items.

We will continue to do what's right for our members and Long Island.

I look forward to seeing many of you at two events in April. On Tuesday, April 30, we will host our annual Charter Member Reception at our headquarters on South Oyster Bay Road. For those of you who are already charter members, you will be receiving formal invitations shortly. For those of you who have just celebrated 50 years of membership, please fill out and return the form on page 4 and you will receive an invitation as well. On Thursday, April 25, we will be holding our annual meeting at the Sterling, 345 Hicksville Road, Bethpage. Both events start at 6:00 p.m.

As always, thank you for your continued loyalty and support.

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 3/1/2013 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. 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.

Lending

Refinance Your Auto Loan And Rev Up Your Savings!

Have an auto loan at another financial institution? Refinance with us to lower your interest rate and monthly payments and put more money in your pocket. With our auto refinance option, you will receive:

- Terms up to 96 months on new vehicles (current year and previous model year <5,000 miles).
- Financing up to 125% NADA Book value on pre-owned vehicles.
- Deferred payment for the first 90 days.

Contact us today to see if refinancing your auto loan is the right move for you? Stop by your local Bethpage branch, call 800-628-7070 or visit lovebethpage.com to apply online.



NEW CAR RATES AS LOW AS

1.99% APR*

\$17.52 per thousand for 60-month term

* Payment illustrated is based on a new car rate of 1.99% APR – Annual Percentage Rate. Rates and terms accurate as of 3/1/2013 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.

Bethpage Has A Mortgage For Every Need!

Fixed Rate Mortgages

10-Year Fixed Rate Mortgage

2.500% | **2.675%^{APR}**

15-Year Fixed Rate Mortgage

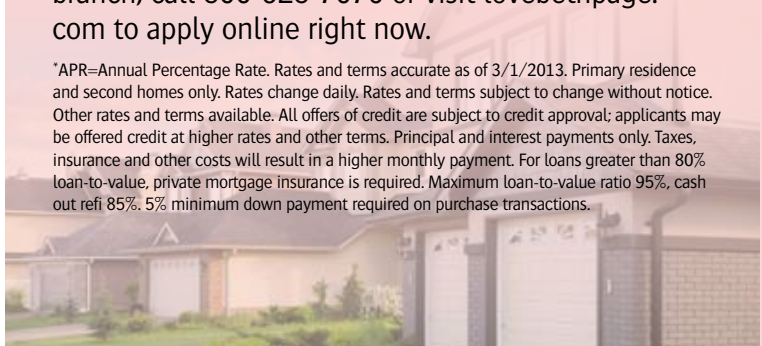
2.625% | **2.745%^{APR}**

30-Year Fixed Rate Mortgage

3.500% | **3.589%^{APR}**

Mortgage rates change daily. For current rates and to see what mortgage option is right for you, contact us today. Stop into your local Bethpage branch, call 800-628-7070 or visit lovebethpage.com to apply online right now.

*APR=Annual Percentage Rate. Rates and terms accurate as of 3/1/2013. Primary residence and second homes only. Rates change daily. Rates and terms subject to change without notice. Other rates and terms available. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. Principal and interest payments only. Taxes, insurance and other costs will result in a higher monthly payment. For loans greater than 80% loan-to-value, private mortgage insurance is required. Maximum loan-to-value ratio 95%, cash out refi 85%. 5% minimum down payment required on purchase transactions.



Still impacted by Hurricane Sandy? Please contact us at 800-628-7070 to discuss options and how we can be of assistance to you.

Exclusively for Bethpage Members March Auto Sales Event

March 1st - March 31st LRRC office will be closed on March 29th in observation of Good Friday.

- ✓ One Owner, Off-Lease Vehicles
- ✓ All Vehicles Competitively Priced Below True Market Value
- ✓ No Haggle Pricing With Instant Credit Decisions
- ✓ Honda, Nissan, Volvo, Acura, Chevy, Jeep, Range Rover and more!
- ✓ www.groovecar.com/lrrc

Hours of Operation:

Mon., Wed., Sat: 9:00am to 5:00pm | Tues., Thurs., Fri: 9:00am to 7:00pm

Appointments may be accommodated outside hours of operation.

The Lease Return Resale Center is located at 1818 Pacific Street in Hauppauge. Browse a wide variety of makes and models! For more information or to make a reservation at the Lease Return Resale Center, call (631) 787-7414.



Used Auto Loan Rates

as low as **2.19%^{APR**}**

**For up to 60 months – \$17.61 per \$1,000 borrowed

Plus, this month only take an additional .10% off above rate!

Receive

\$500⁰⁰ in additional bonus discounts***

Present coupon at time of purchase.

***The LRRC will provide each purchasing member a discount on the displayed selling price as follows: \$500 member discount off the stated selling price of all off-lease vehicles. Coupon does not apply to secondary financing or to vehicles marked as "TruSet". Membership conditions may apply. Please ask for details. The \$500 coupon cannot be combined with any other coupon program or discounts.

**Annual Percentage Rate (APR) accurate as of 2/1/2013 and subject to change without notice. The rate assumes a LTV of less than 90%. Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different terms. The Annual Percentage Rate (APR) you receive is based on your credit worthiness.

Savings

Youth Savings: Rates So Attractive, They'll Want To Start Early!

We don't believe that the benefits of Bethpage membership should be limited strictly to adults! That's why these accounts are exclusively available to members up to age 21.

Anytime is the right time to start saving for a child's future and a Bethpage Youth Savings account comes with these great features:

- **3.00% APY*** on the first \$1,000
- Earn 0.45%* interest on all balances higher than 1,000
- Start with as little as \$5 opening balance

At Bethpage, we're all Islanders!

You will not only receive a great rate, but through the month of March, when you open a new Youth Savings account, you'll also receive a voucher for **2 free tickets** to a select New York Islanders game!*

Open an account today!

Stop into your local Bethpage branch.

* Annual Percentage Yield (APY) effective 3/1/2013 and is subject to change without notice. 3.00% APY is earned on balances up to \$1,000, balances higher than \$1,000 earn .45% 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 account will convert to Bonus Checking accounts. **Voucher valid through 4/16/2013. Games subject to availability.

YOUTH SAVINGS ACCOUNT

3.00% APY*

On the first \$1,000



Have You Been A Bethpage Member For 50 Years Or More?

Bethpage recognizes our long-time members with a special program set up just for them. If you are celebrating your 50th year as a Bethpage member in 2013, we want to hear from you! For those of you who have already signed up, you will be hearing from us soon.

Please fill out the following coupon and either drop it off at your local Bethpage branch or mail back to Marketing, Bethpage Federal Credit Union, 899 South Oyster Bay Road, Bethpage NY 11714.

Name: _____

Address: _____

City, State, Zip: _____

Phone: _____ Email: _____

Year Membership Started: _____ Membership #: _____

Convenience

Send Money To Virtually Anyone With Our New “Pay Anyone” Payment Service For FREE!

Pay Anyone is a new feature within Bethpage Bill Pay that can be used to send money to your family, friends, service provider, landlord or just about anyone. It's:

- **Simple** – all you need is the account number and routing number from the financial institution of the person you're sending the money to.
- **Convenient** – you set up recipients in Bill Pay just like any other payee. You can set up one time or recurring payments.
- **Fast** - payments are received within one business day. Payments can also be made via mobile banking and mobile apps (Apple and Android) once the payee has been established.
- **Secure** – we protect your information with the highest level of security.
- **Savings** – you save money on checks, stamps and wire transfers.



Pay anyone at any time 24 hours a day, 7 days a week from the comfort of your home or office. Try it today for free!

Not an Online Banking user?

Signing up is easy! Visit lovebethpage.com, stop by your local Bethpage branch or call us at 800-628-7070 for more information.

Win VISA® Gift Cards! FACEBOOK BRACKET SWEEPSTAKES

While you're following basketball this March, don't forget that Bethpage has brackets too – and you don't need to pick a team to win!

Join us on Facebook to win one of 89 VISA gift cards in the Bethpage Bracket Sweepstakes!

Enter once per day through April 7, 2013 at Facebook.com/LoveBethpage. The more times you enter, the more chances you have to win. Winners will be drawn each week starting March 18th!

Visit lovebethpage.com/fbrules for official rules. You could be the next winner, enter today!



Member Spotlight : Shared Service Centers

“I have been a member for many years. A few years ago my wife and I purchased a vacation home near Disney World in Florida. We traveled to Florida to close on our home but the seller had failed to tell us that the \$5,000.00 deposit required a certified or bank check. Now we were 1,200 miles from home on a Friday afternoon.

I called Bethpage and they gave me the name and location of the closest Credit Union Shared Service Center. We drove to Fairwinds Credit Union and they were in touch with Bethpage so that a bank check was waiting for us. We traveled back to the closing in time to close on our house.

I have had only great experiences with Bethpage and hope to continue this relationship for years to come.”

- Bob, Bethpage Member since 1996

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.

Insurance and Investments

Pay or Save? IRA Investment Advantages, The Benefits Of Saving Now



An IRA could possibly give your savings a big boost; you don't pay taxes each year on capital gains, dividends, and other distributions from securities held in your IRA. Beyond that, there are different tax advantages, depending on which type of IRA you open.

There are two types:

A Traditional IRA offers tax-deferred growth, meaning you pay taxes on your investment gains only when you make withdrawals in retirement, and, if you qualify, your contributions may be deductible.

A Roth IRA, by contrast, doesn't allow for deductible contributions but offers tax-free growth, meaning you owe no tax when you make withdrawals in retirement.

For 2012, the maximum you can contribute to all of your traditional and Roth IRAs is the smaller of:

- \$5,000 (\$6,000 if you're age 50 or older), or your taxable compensation for the year.
- **The deadline for your 2012 IRA contribution is April 15, 2013**

For 2013, the maximum you can contribute to all of your traditional and Roth IRAs is the smaller of:

- \$5,500 (\$6,500 if you're age 50 or older), or your taxable compensation for the year

An example of the time value of money:

Future Retirement Savings Value Assuming 6% annual return			
Monthly Savings	5 years	15 years	20 years
\$50	\$3,506	\$14,614	\$23,218
\$200	\$14,024	\$58,456	\$92,870
\$500	\$35,059	\$146,136	\$232,176

Do you already have a retirement plan? A 401(k) rollover to IRA is quite simple. Speak to one of our Financial Advisors at Bethpage Investment Strategies at (516) 349-6993

Source: <http://www.irs.gov>

Source: <http://www.money.cnn.com>



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*

Switch Your Auto Insurance Policy & Save More!

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

Celebrating The 10th Anniversary Of The Volunteer Income Tax Assistance Program (VITA)



Bethpage Federal Credit Union, the Health and Welfare Council of LI, IRS, Local 1102 and partners celebrated the 10th Annual VITA Program and National Earned Income Tax Credit (EITC) Day at the Elmont branch. Attendance included Carrie Solages, Legislator of Elmont - 3rd district, Veronica Beckford, Congressman Meek's office and Thomas Maddox, IRS Commissioner of Tax & Finance.

Volunteers of the program including the partnering universities such as Farmingdale State College and Stony Brook University were able to meet the directors of the program as they kicked off the 10th Anniversary. This year, the VITA Program projects returns to increase by 15% from 2012.

Bethpage Supports LaunchPad Long Island



Bethpage is proud to be a supporter of LaunchPad LI, the island's first seed accelerator and coworking community which opened its doors on February 11, 2013.

LaunchPad LI was created to help great entrepreneurs improve the odds of startup success and build successful companies locally. Their mission is to quickly launch ideas and concepts that have low startup costs, create entrepreneurial communities, mentor and inspire entrepreneurs and create jobs on LI.

LaunchPad's 12,000 square foot space located in Mineola includes open coworking space, conference rooms designed for innovation, collaboration and success, event space and lounge with writable walls and a café. Bethpage sponsored the event space and the lounge!

Opening Tickets Sales Day For The Long Island Ducks At Bethpage Federal Credit Union Ballpark



Join us the morning of Saturday, March 16, 2013 for some family fun at the Bethpage Ballpark to celebrate the opening day of Long Island Ducks tickets! Tons of giveaways, food and activities for the whole family.

See you there!

Upcoming Events

Boeing Boeing - Comedy Musical

John W. Engeman Theater at Northport, 250 Main Street
March 21st - May 5th, 2013

Proceeds will go to the YMCA of Long Island!

Bethpage Youth Theater Series

If You Give A Mouse A Cookie

John W. Engeman Theater at Northport, 250 Main Street
March 30th - May 5th, 2013

For more information, please visit us at lovebethpage.com.






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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