

first

Bethpage™  Built to give you moreSM.
Federal Credit Union

Built To Give You More!

New Advertising Campaign Highlights The Bethpage Credit Union Difference

As a credit union, Bethpage is built to give you more. Since we are a not-for-profit organization, revenue is returned to you in the form of lower fees, higher dividends, greater convenience and world class service. No matter which stage of life you are in, whether you are looking to buy a car or home, build an emergency fund, or plan your retirement, you can turn to us to offer you sound financial advice and the best financial products and services on Long Island.

Long Islanders Deserve More

As a Bethpage member, you already know the benefits of banking with Bethpage, and chances are you've referred friends and family over the years. But what about the thousands of Long Islanders who are still paying too much and getting too little from the big banks?

We want to help them too. Toward that end, we will be introducing a new advertising campaign that reinforces our credit union difference through the "Built to give your more" theme. From newspaper advertising to TV ads to branch and member communications, everything will be aligned with our philosophy of giving back more to our members and Long Island.

Although we have grown over the years, our goal is still to serve the financial needs of Long Islanders and their families.

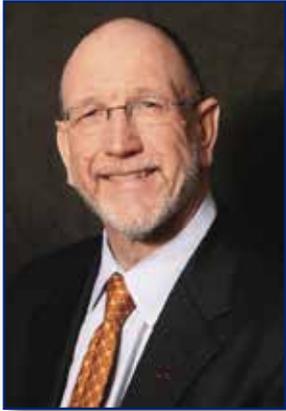
As we roll out the campaign in the weeks and months ahead, spread the word: BETHPAGE IS BUILT TO GIVE YOU MORE.



also inside:

- More Value And Convenience Through Credit Union Networks
- Building Your Dream Home Team
- When To Claim Social Security Benefits

President's Message



As you can see from the story on the front cover, Bethpage is inherently different from a bank. Because we are a credit union, we are committed to giving our members more. Day in and day out that means lower fees, higher dividend rates, and lower loan rates. But value isn't the only part of our story. More convenience is just as important, and the reason why we invest in online and mobile banking technology, new branches, and nationwide networks of shared branches and free ATMs. We will be adding five new Bethpage branches in the next twelve months. Stay tuned for details.

Perhaps the most satisfying aspect of our work is when you are happy with our service. We know our members and some of their personal stories and often greet them by name when they visit one of our branches. Our philosophy is different from the megabanks; you're much more than just an account number at Bethpage. No matter your account balance, you have one vote, which means it's not those who have the most money who are running the show. We listen to each and every one of our members regardless of how much money they have in their account. You are a member and an owner, and therefore you deserve to receive the same world class service every time.

We survey our members frequently to ensure that we live up to the highest standards of service, and are grateful to have received number one rankings over the years. In recent months, however, I have been disappointed to see poorer results. While many of our members continue to experience extraordinary service, a growing number have indicated some disappointment with communication and turnaround times, particularly with regard to mortgages and loans. Because of historically low interest rates we have seen record volumes in those areas, as much as 3-4 times greater than the norm. The good news is that we have saved Long Islanders millions of dollars on their mortgage and loan payments. The bad news is that service has suffered and that is not acceptable. As we move aggressively to maintain and improve service in all areas, I thank you for your patience and encourage you to provide ongoing feedback.

We will continue to work hard to earn your business and your trust, so that everyone feels the same as the member who recently wrote this letter.

Thank you for your help in helping me resolve my balance transfer with my credit card companies. I really appreciate your stepping in and helping me because the situation where I was sent checks when I assumed they had been paid electronically was confusing to me. I feel very good about moving from a large bank to a community based credit union like Bethpage Federal Credit Union.

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

1.50%^{APY*}
48-Month Certificate

1.60%^{APY*}
60-Month Certificate

* Annual Percentage Yield (APY) effective 09/01/2013 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. **Annual Percentage Yield (APY) effective 09/01/2013 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. 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. Membership conditions may apply.

Convenience

More Value And Convenience Through Free ATM And Branch Networks

Bethpage offers thousands of free ATMs across the country as well as in-person branch services from coast to coast. How do we do it? Through CO-OP Financial Services. As part of the CO-OP network, Bethpage is able to offer our members more convenient locations than even the largest banks.

On The Go? We've Got A Branch For That!

Whether you are at work, home, or your favorite travel destination, Bethpage is always nearby through Shared Branches. Currently, there are 5,000 plus Shared Branches in all 50 states, Puerto Rico, Guam, and military bases across the nation and globe.

Anywhere you see the CO-OP shared branch logo you can conduct a range of transactions, such as:

- Deposits and withdrawals
- Loan Payments
- Making transfers between accounts
- Purchase money orders, and travelers checks (these services are not available at all participating shared branching locations and certain fees may apply)
- And more!



To take advantage of this service, when you enter a Shared Branch you will need to:

- Mention that you are from Bethpage Federal Credit Union
- Have your account number
- And show a valid government-issued photo identification, i.e., State Driver's license, US Passport



Ditto For Free ATMs

Doesn't it just kill you to pay ATM fees to access your own money? We feel your pain. That's why Bethpage offers the most free ATMs on Long Island...more than 425. But the good news doesn't stop at the Queens border. Through the CO-OP financial network, Bethpage members also have access to more than 30,000 free ATMs in the five boroughs and across the country. Conduct your transaction at any ATM that displays the CO-OP ATM logo and it will be absolutely free, even if the machine has another financial institution's name on it.



The next time you find yourself in a pinch and you need an ATM or someone to talk to in a branch, check out the **Bethpage ATM/Branch locator** at lovebethpage.com/locator. You can access the locator online or through our mobile app.

The Most Free ATMs On Long Island

Bethpage offers the most free ATMs on Long Island...more than 425.

In addition to Bethpage branches, free ATMs are available at retail locations including 7-Eleven*, King Kullen, Costco* and CVS Pharmacy.



Go to lovebethpage.com/locator to find one near you.

*Must show CO-OP logo.

Bethpage Branch Expansion

Bethpage currently has 25 full-service branches on Long Island, with plans to build 5 more in the next year. Locations will include Baldwin, Albertson, Long Beach, Nassau University Medical Center East Meadow, and Valley Stream.



Lending

Building Your Dream (Home) Team

As a buyer of real estate, constructing a team of professionals to guide you through the home buying process is essential. It can very often be the determining factor between having a pleasant, smooth transaction, or a negative experience that you never wish to repeat. As with all large financial decisions, you need to ensure that you are working with experienced professionals who understand the laws, local customs, and processes for your transaction.



The Mortgage Officer

Selecting a mortgage officer to guide you through the myriad of loan choices is crucial to your transaction. A mortgage officer will work on the piece that will affect you long after you go to closing, take the pulse of your financial health, guide you through budget building, credit preparation, and setting your home purchase expectations. The mortgage officer should be your first call so that you can be pre-approved for a mortgage and be sure of your purchase ability. He or she will work in tandem with your real estate agent to monitor the homes that you are viewing to be sure that they meet your budget constraints, contractual deadlines and overall financial goals. The mortgage officer you select must be well versed in credit and its effect on your loan, the implications of your funds available, the structuring of the financials in your purchase transaction and the cash needed so that you are fully prepared for your closing.

Sell-A-Thon Used Auto Sales Event!

Get rates as low as 0.59% APR!¹

Now through September 30th, when you purchase your used vehicle from Enterprise Car Sales, enjoy this great rate, up to 60 months, from Bethpage!

Plus, they'll offer you Kelley Blue Book® Trade-In Value for your vehicle!²

Call 800-628-7070 or visit LoveBethpage.com to get pre-approved for an auto loan by Bethpage Federal Credit Union today! Visit enterpriseCarsales.com/cuautorates to preview Enterprise's great selection of quality used vehicles.



car sales

enterprise

Haggle-free buying. Worry-free ownership.™

Enterprise Car Sales

Huntington, 1141 E. Jericho Tpke, 631-385-1551

Rockville Centre, 602 Sunrise Hwy, 516-887-1777

1Rates as low as: 0.59% for 60 months (Monthly payment of \$16.92 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 8/1/13 – 9/30/13. 2Trade-in values obtained from ©2013 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-in Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-in Value. If a Blue Book Trade-in value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Customer is responsible for any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Kentucky, Louisiana, Nebraska, South Carolina, Texas and Wisconsin. Offer only valid on one trade-in for each Enterprise vehicle purchase. Offer valid 8/1/13 – 9/30/13. This offer cannot be combined with any other offer. 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. © 2013 Enterprise Car Sales. D07794 SLT SS 07/13 JH

The Real Estate Agent

Hiring a buyer's agent is one of the most important decisions you will make. Why? A buyer's agent works for you, the buyer, while a listing agent works for the seller. The listing agent's job is to get the seller the highest and best offer for their property. Their fiduciary duty is to the seller. Anything and everything pertinent to the transaction relayed by you to the listing agent will be relayed to the seller for their benefit—not yours. The buyer's agent works exclusively for you. Their fiduciary duty is to you and you alone.

Your buyer's agent works to help you find the property you desire based upon your required criteria, and they work with your Loan Officer to ensure that the price you are offering/paying for your property falls within your budget. They will do a comparable search to ensure that your offer is in line with the proper pricing in the area that you are searching and they will negotiate on your behalf to get you the transaction that best works for you.



The Attorney

When looking for an attorney to represent you in a real estate transaction, it is imperative that you select an attorney who is fluent in real estate law. As with any specialty, a real estate attorney knows the technical intricacies of pertinent laws for real estate transactions and the important customs for your location. A skilled real estate attorney can build upon the foundation that your real estate agent has established and see you through to the closing table with efficiency and expertise.

As you can see, building the right team for your home purchase has a tremendous impact on your transaction. When chosen with thought and care, the trio of experts that you assemble to help you through your home purchase will be the key you need to open the door to your Dream Home!

Whether you are in the market for refinance or purchase, we have a mortgage for you. We offer the best rates every day and world class service. Visit lovebethpage.com, stop by your local branch or call 800-628-7070 for information on purchasing or refinancing your home.



Ask About Our Purchase Mortgage Program!

Thinking about purchasing a home? There's no better place for your mortgage than at Bethpage. With our Purchase Mortgage Program, you will receive:

- Commitment in 5 days*
- Closing in 30 days*
- FREE Rate Lock up to 60 days
- Low down-payment options
- The best rates every day

Choose from a variety of fixed or variable rate mortgages, and terms to fit your budget. We offer mortgages in all states except Texas for eligible members.

Speak to a Mortgage Loan Officer today. Contact us at 800-628-7070 or email us at homeloans@bethpagefcu.com and be one step closer to owning your dream home.

*May not apply for all loan programs. Speak to your loan officer for details.

Insurance and Investments

When To Claim Social Security Benefits

With so much in the media about Social Security, the concern for its solvency and the need for reforms to preserve it for future generations - many Americans may be wondering, will Social Security still be around when I retire?

In its most recent report, the Social Security Administration projects that by 2033, program revenues will no longer support payout of 100 percent of benefits promised under the law, and benefits could be reduced by 22 percent if Congress does not enact reforms. So for Baby Boomers making plans for their retirement, the instinct may be to run straight to the Social Security office to file as soon as they are eligible.

But making a hasty decision may not work in your long-term best interests. It could be well worth your while to wait: for each year you hold off on collecting Social Security after reaching your full retirement age, you receive an 8 percent increase in benefits. By age 70, that could mean a full third more income! Still, there are many factors to consider that might influence your decision about when to claim. Let's look at the facts.

Collecting Early

If you start collecting at age 62, your benefit is reduced about one-half a percent for each month you start your Social Security ahead of full retirement age (FRA).¹

Continuing to Work after You File

If you work but start receiving benefits before full retirement age, \$1 in benefits will be deducted for each \$2 in earnings you have above the annual limit. In 2013, the limit is \$15,120.

In the year you reach your full retirement age, your benefits will be reduced \$1 for every \$3 you earn over a different annual limit (\$40,080 in 2013) until the month you reach full retirement age.¹

Considering Life Expectancy

Take into account your health, family history, exercise, drinking, eating, and driving habits. If you are not in good health, it may make sense for you to begin collecting benefits as soon as possible.²

Spousal Benefits

Since spouses may be eligible for retirement, and dependent and survivor benefits, the question becomes more challenging and potentially more rewarding for married couples.³

When you claim benefits, you are eligible for the retirement benefits you have earned, or up to half of your living spouse's full retirement benefit, whichever is higher.²

FULL RETIREMENT AGE	
YEAR OF BIRTH	ELIGIBLE AT:
1943-1954	66
1955	66 and 2 months
1956	66 and 4 months
1957	66 and 6 months
1958	66 and 8 months
1959	66 and 10 months
1960 or later	67

If you would like more information about saving for retirement or have questions on your current investment or retirement strategy, visit lovebethpage.com or call us at (516) 349-6993 to schedule an appointment with a Bethpage Investment Strategies Financial Advisor.

Free Seminar

If you would like to learn more about Social Security Benefits please join the Bethpage Investment Strategies team and the Department of Social Security Administration on September 26th, 2013 4:30-6:30 PM for a free seminar.

To RSVP, please call (516) 349-6993.

Sources: 1) Social Security: Understanding the Benefits, Social Security Administration, 2013. 2) Janet Novack, "The Big Decision: When to Take Social Security," Forbes, February 15, 2011. 3) Jim Schomburg, "A Primer on Social Security Benefits," JD, LLM," Pacific Life & Annuity Company, 2012.



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*

Tips To Protect Yourself This Hurricane Season

As we begin another hurricane season, it may be time for coastal residents to take some steps now to prepare for extreme weather. Here are some helpful tips to keep in mind and help you prepare for the hurricane season:

Review Your Insurance Coverage

The time to review your insurance policy is before you have to file a claim. Make sure you have enough insurance to rebuild your home and replace your belongings. Consider flood insurance. Flood and/or storm surge-caused damage to a home is not covered by standard homeowners or renters insurance policies.

Create A Home Inventory

A home inventory is a list of your personal possessions together with information about their estimated financial value. An updated home inventory will make filing a claim and applying for disaster aid a smoother process.

Have An Evacuation Plan In Place

Know where you will go, and what you will take, if the authorities tell you to evacuate. If you have pets, contact your veterinarian for a list of preferred boarding kennels and facilities, or ask your local animal shelter if they provide emergency shelter or foster care for pets. Also identify hotels or motels outside of your immediate area that accept pets.

Protect Your Property

Hurricane-proof your home by keeping wind and water out; secure roof shingles and seal any openings, cracks or holes.

Want To Know More?

The Insurance Agency of Bethpage is available to review your policies and offer a free quote. Contact us at 800-628-7070 option #3 for your free quote Monday through Friday 8:45 am – 5:30 pm or Saturday 9:00 am - 4:00 pm.



Community

Don't Tax My Credit Union Advocacy



Credit unions were founded in 1934 on the principle of “people helping people” as an alternative to Commercial Banks. Credit Unions are Not for Profit Cooperatives that return profits they make back to their members in the form of new branches, better rates on deposits and loans, and investments in the communities they serve. Credit Unions have a volunteer Board of Directors and do not have outside shareholders to pay. In return credit unions do not pay Federal Income Tax, however we do pay local property taxes. Bethpage Federal Credit union in 1941 was founded under the same structure and principles. Today, nothing has changed.

The American Bankers Association and Independent Community Bankers Association are now trying to convince the lawmakers that credit unions are not worthy of the tax exemption and are lobbying Congress to change credit unions’ tax exempt status under the new proposed tax reforms.

What the bank lobbyists fail to mention is that in many instances banks are able to greatly reduce their tax burden through the tax code rules. They use profits from -customer fees to pay their board members and pay dividends to shareholders. We do not operate the same way they do. Our members and communities are the only ones who benefit from our profits.

Recently, The ABA created a 501(c)4 called the Financial Education and Advocacy Initiative to help advance their agenda. The group has begun to run ads about taxing credit unions claiming that credit unions are unfair competition.

While we very rarely ask our membership to be involved in the advocacy process we have decided to join with credit unions across America on a campaign called DON'T TAX MY CREDIT UNION. The Long Island delegation in Congress as well as both NY Senators have always been very supportive of credit unions and credit union members, but they always tell us that if they are hearing from one side its always good to hear from the other.

This fall, we will be providing information in the branches, through Facebook and Twitter as well as on the website and in the newsletter to keep you informed on this initiative. We will be making member testimonial videos and also asking members to provide us with written testimonials we can share with our lawmakers.

In addition, there is a website www.donttaxmycreditunion.com where you will be able to learn more about the credit union difference as well as the national campaign. You can become an advocate by engaging your Senators and Representatives if you would like to, through this website.

If you have questions or want to share a testimonial please email advocacy@bethpagefcu.com.



Arts Alive Long Island

Bethpage will once again be partnering with the Long Island Arts Alliance for Arts Alive LI as the presenting sponsor! This islandwide multi-venue arts festival will take place for the whole month of October.

From Nassau to the tips of Suffolk’s east end, Arts Alive will be celebrating Long Island’s arts, culture and cuisine. To see the full calendar of events and more details about the festival, visit www.ArtsAliveLI.org!

Thomas Dew Gill Memorial Scholarship



Bethpage Federal Credit Union is pleased to announce Baldwin resident Christina Robinson as the recipient of the newly established Bethpage Federal Credit Union Thomas Dew Gill Memorial Scholarship! Robinson, who graduated from Kellenberg Memorial High School in Uniondale in 2009, and received a B.A. from Georgetown University in 2013, will receive a full, three-year tuition scholarship at the Maurice A. Deane School of Law at Hofstra University beginning this fall.

The Bethpage Federal Credit Union Thomas Dew Gill Memorial Scholarship is a collaboration with the Long Island Hispanic Bar Association, Hofstra University, and Farrell Fritz, P.C. As part of the scholarship, Farrell Fritz, P.C. will provide Robinson a 2014 summer internship at its Uniondale headquarters at the completion of her first year of law school. A Farrell Fritz firm associate will also mentor Robinson while she is in school.

Save the Date!

Our 5th Annual Turkey Drive will be held this year on Friday, November 15th! We look forward to your support!

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

Island FCU

Melrose FCU

Oceanside Christopher FCU

Suffolk FCU

Teachers FCU

LOMTO FCU

Nassau Educators FCU

Qside FCU

Sperry Associates FCU

Winthrop-University Hospital CU

Long Island State EFCU

Nassau Financial FCU

Skyline FCU

For a Shared Service Center near you, please visit www.creditunion.net