

November 14, 2014

[First Name Last Name]
[Street Address]
[City, State ZIP]

Dear [Insert Member's Name],

Membership is only days away!

This letter along with other communications coming to you over the next two weeks will contain the tools you will need to conduct your banking at Bethpage.

Your new accounts will be available for use effective December 6, 2014 at 11am†. Checking Account holders will automatically receive a Debit Card and Checks no later than December 4th. If you do not have a checking account and your account is eligible for card access, you will receive an ATM card. Please note that your 4 digit Personal Identification Number (PIN) will arrive in a separate mailing for security reasons.

Your accounts and corresponding account numbers will change as follows:

Bethpage Account Type	Bethpage Account Number	CNB Account Number
[Insert Bethpage Savings]*	[Insert Bethpage Account Number]	[Insert CNB Savings Account Number]
[Insert Bethpage Checking]	[Insert Bethpage Account Number]	[Insert CNB Checking Account Number]

*Bethpage Federal Credit Union requires you to have a Savings account with a \$5 minimum balance, in order to establish membership.

Now that you have this information, please do the following:

- Immediately update any direct deposit information with your new Routing and Account numbers. A Direct Deposit form has been enclosed, to assist you with this. (Bethpage Routing Number is 221473652)
- Immediately update any automatic payments with your new Routing and Account numbers.
- Activate your card on December 6th, by going to any ATM and performing a PIN based transaction.
- Complete the enclosed Courtesy Pay Election Form and return to Bethpage Federal Credit Union at your earliest convenience, if you have a **Bonus Checking** account listed above.

Please discontinue using your CNB account(s), cards, and checks the evening of December 5, 2014 as this is the official closing date for the accounts transitioning to Bethpage. Bethpage Federal Credit Union will work with CNB to post pending transactions until December 28th. After this time, any transactions on your former CNB account will be returned and referred back to the maker or originator. We are here to assist you with any questions or concerns you may have. We encourage you to visit any Bethpage branch, or call us at 1-800-628-7070. In addition, for specific information regarding this transition you can visit: lovebethpage.com/welcome-cnb.

Sincerely,



Robert Hoppenstedt
Senior Vice President, Operations & Marketing

† Dates may change due to obtaining final regulatory approvals.

