

# CITY NATIONAL BANK TO BETHPAGE FEDERAL CREDIT UNION CONVERSION CHART

If you have a City National Bank:	Your Bethpage Federal Credit Union Product Will Be:
<b>Personal Checking</b>	<b>Bonus Checking</b> <ul style="list-style-type: none"> <li>• No minimum balance.</li> <li>• Free online, mobile and telephone banking.</li> <li>• Earns interest.</li> <li>• Access to surcharge free ATMs and Branches worldwide.</li> <li>• Debit card available immediately.</li> </ul>
<b>Personal Money Market</b>	<b>Money Market</b> <ul style="list-style-type: none"> <li>• Write up to 3 checks from the account each month.</li> <li>• Balance determines dividend rate.</li> <li>• Access to account through Online or Telephone Banking.</li> </ul>
<b>Personal Savings</b>	<b>Savings</b> <ul style="list-style-type: none"> <li>• Minimum balance requirement of \$5.</li> <li>• ATM card available.</li> <li>• Deposits can be made electronically through Direct Deposit, payroll deduction or automatic transfers from other accounts.</li> <li>• Access to account through Online or Telephone Banking.</li> </ul>
<b>Christmas Club</b>	<b>Holiday Club</b> <ul style="list-style-type: none"> <li>• Minimum opening deposit of \$1.00.</li> <li>• Payouts are automatically transferred to a Bethpage checking or savings account.</li> <li>• No restrictions on dollar amount withdrawn or deposited.</li> </ul>
<b>Certificate of Deposit (CD)</b>	<b>Certificate of Deposit (CD)</b> <ul style="list-style-type: none"> <li>• CNB rates in effect will remain until maturity.</li> <li>• Seven day grace period after maturity.</li> <li>• Automatic rollover.</li> </ul>
<b>IRA Savings</b>	<b>IRA Money Market</b> <ul style="list-style-type: none"> <li>• Can deposit the entire contribution limit for the previous tax year until your tax return day.</li> <li>• Can open an account with any amount – Rollover/Direct Rollover IRA, transfer or contribution.</li> <li>• Earnings are normally tax-deferred until distributions begin.</li> <li>• Competitive rate of return (generally higher than other financial institutions).</li> <li>• Funds are National Credit Union Administration (NCUA) insured up to \$250,000.</li> <li>• Rates are variable (can fluctuate with the market) and dividends are calculated on a monthly basis. Statements are also monthly.</li> <li>• Rate of return is higher for larger balance money market accounts.</li> </ul>
<b>18 Month Variable IRA</b>	<b>IRA 18 Month Certificate</b> <ul style="list-style-type: none"> <li>• Refer to IRA Certificate of Deposit (CD) below.</li> </ul>
<b>IRA Certificate of Deposit (CD)</b>	<b>IRA Certificate of Deposit (CD)</b> <ul style="list-style-type: none"> <li>• Can open an account via Rollover/Direct Rollover IRA, transfer or contribution.</li> <li>• Can deposit the entire contribution limit for the previous tax year until your tax return day.</li> <li>• Earnings are normally tax-deferred until distributions begin.</li> <li>• Competitive rate of return (generally higher than other financial institutions).</li> <li>• Funds are National Credit Union Administration (NCUA) insured up to \$250,000.</li> <li>• Many product options – various rates and terms.</li> <li>• Dividends are calculated on a quarterly or monthly basis.</li> <li>• Rates are fixed and are higher for longer-term certificates.</li> </ul>
<b>Business Savings</b>	<b>Business Savings</b> <ul style="list-style-type: none"> <li>• Start with as little as \$5.</li> <li>• Interest is paid on the account quarterly.</li> <li>• Account can act as an overdraft to a Bethpage business checking account.</li> <li>• Free Online and Telephone banking.</li> </ul>
<b>Business Checking</b>	<b>Basic Business Checking</b> <ul style="list-style-type: none"> <li>• Earn interest from the very first penny - No minimum balance!</li> <li>• No sweep necessary!</li> <li>• No monthly service charge, No item count, No deposit fees!</li> <li>• Free Online and Telephone banking.</li> </ul>
<b>Business Certificate of Deposit (CD)</b>	<b>Business Certificate of Deposit (CD)</b> <ul style="list-style-type: none"> <li>• Terms available from 3- to 60-months.</li> <li>• Business Certificate Account funds can be used as loan collateral.</li> </ul>