

September 22, 2014

We hope that our communications in the past few weeks have helped show you the credit union difference. As a credit union, we answer to our members, not shareholders.

To enjoy the full benefits that Bethpage Federal Credit Union has to offer, the first step is to become a member. You have been pre-qualified for membership based on the address listed on your account(s).

To become a member, sign the enclosed membership consent form and return it to us in the envelope provided no later than November 1, 2014.

Enclosed you will also find a chart of all the benefits of becoming a part of Bethpage Federal Credit Union. We are built to give you more, which means low minimum balances, low fees, and the best rates on all of the accounts we offer. You can find all of this information and more on the webpage created just for you at lovebethpage.com/welcome-cnb.

We look forward to receiving the enclosed consent form, and officially welcoming you as a member of Bethpage Federal Credit Union.

Sincerely,



Robert Hoppenstedt
Senior Vice President, Operations & Marketing