

July 8, 2016

«firstname»
«street1»
«street2»
«city», «state» «zipcode»

Dear «firstname»,

This letter contains the tools you will need to conduct your banking at Bethpage. Please note this communication is sent based on your account information as of May 31st 2016.

Your new account(s) will be available for use effective Saturday, July 23rd, 2016 at 11 A.M. †. You will automatically receive a Debit Card (if you are currently a MCU debit cardholder) and Checks no later than July 21st, 2016. Please note your 4 digit Personal Identification Number (PIN) will arrive in a separate mailing for security reasons.

Your account(s) and corresponding account number(s) will change as follows:

Bethpage Account Type	Bethpage Account Number	Montauk Credit Union Account Number
«Desc1»	«New1»	«Old1»
«Desc2»	«New2»	«Old2»
«Desc3»	«New3»	«Old3»

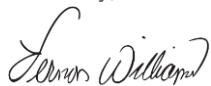
In order to avoid any interruption in your services or to take advantage of new services, please review the following and take action, as applicable to your needs on or after July 23rd, 2016.

- Update automatic payments with your new Routing and Account Number.
- Activate your Debit Card by performing a PIN based transaction at any ATM.
- If you would like to enroll in Online Banking, please call us or visit one of our branch locations.

Please discontinue using your Montauk Credit Union account(s), cards, and checks as of 6 P.M. on Friday, July 22nd, 2016, as this is the official date your accounts will be transferred to Bethpage. We recommend you withdraw cash on July 22nd, 2016 prior to 6 P.M., as your account(s) will be unavailable until 11 A.M. Saturday July 23rd, 2016, while we convert your account(s).

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 212-989-5200. In addition, for specific information regarding this transition you can visit: lovebethpage.com/montauk.

Sincerely,



Vernon Williams
Vice President, Retail Banking

Montauk Credit Union to Bethpage Federal Credit Union Personalized Account Conversion Chart for:

† Date is subject to change, on notice.