

Montauk Credit Union to Bethpage Federal Credit Union Product Conversion Chart.

Personal Accounts.

If your Montauk Credit Union product is:	Your Bethpage Federal Credit Union product will be:
<p>Regular Share</p>	<p>Savings</p> <ul style="list-style-type: none"> • Minimum balance requirement of \$5. • Dividends are compounded daily and posted on a quarterly basis. • ATM card available. • Deposits can be made electronically through Direct Deposit, payroll deduction or automatic transfers from other accounts. • Access to account through Online or Telephone Banking. • One set rate applies to all balances.* <p><i>*Note: If you prefer a tiered rate deposit account, Bethpage offers a Money Market product that you may open once your account is converted.</i></p>
<p>Share Draft</p>	<p>Bonus Checking</p> <ul style="list-style-type: none"> • No minimum balance. • Free online, mobile and telephone banking. • Earns interest with qualifying requirements. • Access to surcharge free ATMs and branches worldwide. • MasterCard debit card available.
<p>Share Certificate (Varying Terms)</p>	<p>Certificate of Deposit (CD)</p> <ul style="list-style-type: none"> • Montauk Credit Union rates in effect will remain until current maturity. • Terms offered (in months) are 12, 18, 24, 36, 48 and 60. • Dividends are compounded daily and posted on a monthly basis. • Seven day grace period after maturity. • Automatic rollover at then current rate.
<p>Custodial Savings</p>	<p>Youth Savings</p> <ul style="list-style-type: none"> • Minimum balance requirement of \$5. • Dividends are compounded daily and posted on a quarterly basis. • Premium interest rates for balances up to \$1,000. • ATM card available for Custodian. • Access to account through Online or Telephone Banking for Custodian.
<p>IRA Savings (Traditional, Roth, Educational)</p>	<p>IRA Money Market</p> <ul style="list-style-type: none"> • Deposit the entire contribution limit for the previous tax year until your tax return day. • Open an account with any amount – Rollover/Direct Rollover IRA, transfer or contribution. • Earnings are normally tax-deferred until distributions begin. • Competitive rate of return. • Funds are National Credit Union Administration (NCUA) insured up to \$250,000. • Rates are variable (can fluctuate with the market). • Dividends are compounded daily and posted on a quarterly basis. • Interest rates are tiered based on balance.
<p>IRA Certificate (Varying Terms)</p>	<p>IRA Certificate of Deposit (CD)</p> <ul style="list-style-type: none"> • Montauk Credit Union rates in effect will remain until current maturity. • Terms offered (in months) are 12, 18, 24, 36, 48 and 60. • Available for Traditional, Roth and Educational IRA Types. • Open an account via Rollover/Direct Rollover IRA, transfer or contribution. • Earnings are normally tax-deferred until distributions begin. • Funds are National Credit Union Administration (NCUA) insured up to \$250,000. • Dividends are compounded daily and posted on a monthly basis. • Seven day grace period after maturity. • Automatic rollover at then current rate.

Rates for all Bethpage products can be found at [lovebethpage.com/rates](https://www.lovebethpage.com/rates)

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Business Deposit Accounts.

If your Montauk Credit Union product is:	Your Bethpage Federal Credit Union product will be:
Business Savings (Shares)	Business Savings <ul style="list-style-type: none"> • Minimum balance requirement of \$5. • Dividends are compounded daily and posted on a quarterly basis. • Free Online and Telephone banking.
Business Checking	Basic Business Checking <ul style="list-style-type: none"> • No minimum balance. • Earns interest. • No monthly service charge, no per item fee and no deposit fees. • Free Online and Telephone banking.
Business Share CD (Varying Terms)	Business Certificate of Deposit (CD) <ul style="list-style-type: none"> • Montauk Credit Union rates in effect will remain until current maturity. • Terms offered (in months) are 12, 18, 24, 36, 48 and 60. • Dividends are compounded daily and posted on a monthly basis. • Seven day grace period after maturity. • Automatic rollover at then current rate.

Loan Products.

If your Montauk Credit Union product is:	Your Bethpage Federal Credit Union product will be:
<ul style="list-style-type: none"> • Taxi Medallion Loan (Varying Regions) • Radio Loan • Commercial Real Estate • Unsecured Loan • Share Secured Loan • Certificate Secured Loan • 1st Mortgage 360 Days 	<p>All Montauk Credit Union loan products, including Terms & Conditions will remain in effect once converted to Bethpage.</p>

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