

**May 27, 2016**

**Get to know us.**

Montauk Credit Union is now **Bethpage Federal Credit Union**. As a member of Bethpage Federal Credit Union, you are part of one of the country's leading community credit unions and the largest in New York State. We have served our members for the last 75 years and are looking forward to growing with you.

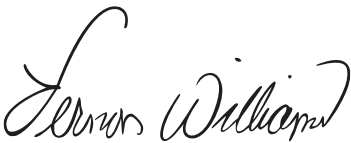
Enclosed you will find a Product Conversion Chart; providing you with the information you need as we work to convert your accounts to the Bethpage systems. You may notice our products are very similar, and may have additional benefits. As the conversion nears, you will receive specific details, including your new account numbers. Please pay careful attention to these communications, as they will help make for a smooth transition. Also enclosed you will find Bethpage Federal Credit Union's Membership Account Information Booklet, which contains the disclosure of terms and conditions for personal accounts. For a business account information booklet\*, visit [lovebethpage.com/Montauk](http://lovebethpage.com/Montauk), or for a paper copy, contact us and we will mail it to you.

Once your accounts are converted, you will have full access to all 33 full-service Bethpage branches across Long Island, the W. 26<sup>th</sup> Street branch, the Bethpage Call Center, and Bethpage Online Banking. Also, don't forget, prior to conversion, you have access to your accounts (excluding CDs) through the Shared Branch Network, including Bethpage locations.

Additionally, we have created a web page to answer important questions and provide regular updates. Simply visit us at: [lovebethpage.com/Montauk](http://lovebethpage.com/Montauk).

We look forward to serving you.

Sincerely,



**Vernon Williams**  
Vice President, Retail Banking

\*If you would like a printed version of the business account information booklet, please call 855-503-2015.