

July 18, 2016

[First Name Last Name]  
[Street Address]  
[City, State ZIP]

Dear [Insert Member's Name],

**Important Dividend Notice**

As a member of Bethpage Federal Credit Union (Bethpage), we want to be sure you are aware of a potential change in your Certificate of Deposit (CD) dividend payout. Previously, you received your dividend payout on a monthly or quarterly basis. At Bethpage, dividends are compounded daily and will be credited on a monthly basis for your CD(s). If this is not already the case, please expect to receive your dividend checks or deposits on a monthly basis going forward.

In addition, as a Bethpage member, you now have the option to roll your interest earned into your CD account! If you wish to take advantage of this option, please complete the bottom portion of this form, and return it to us in the enclosed envelope at your earliest convenience.

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 and regular updates on the transition, you can visit: [lovebethpage.com/montauk](http://lovebethpage.com/montauk).

Sincerely,

Vernon Williams  
Vice President, Retail Banking

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[First Name Last Name]  
[Street Address]  
[City, State ZIP]

I, \_\_\_\_\_, request that Bethpage Federal Credit Union retain all dividends earned within the balance of my certificate(s) of deposit going forward.

Signature: \_\_\_\_\_

Date: \_\_\_\_\_