

WELCOME TO BETHPAGE

Dear Member:

Welcome...and Congratulations!

You are now a member of Long Island's premier community financial institution. At Bethpage, we're built to give you more because we're a credit union, so you'll find a level of personal service that may surprise you if you're used to dealing with a large, impersonal bank.

With access to more than 60 credit union branches, over 500 surcharge-free ATMs on Long Island, plus free online and mobile banking, you'll find that Bethpage is as convenient as any bank.

At Bethpage, we answer only to our members. That's why you'll find our loan rates are lower, our savings rates higher, and our people – most of them members just like you – a whole lot friendlier.

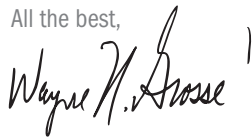
“Extraordinary value and service, anytime, anywhere.”

As a not-for-profit organization, all revenue earned is returned to improve the level of value, service and convenience we provide for all of our members. We are growing to serve you better and all Bethpage branches have extended Friday and Saturday hours, plus Sunday hours for those branches in King Kullen supermarkets.

Greater convenience, a wide range of savings and loan products, and “credit union” rates make banking here so much better than banking anywhere else. And the extra level of personal service you'll enjoy comes with your membership...free of charge!

So welcome to Bethpage...and congratulations on making a wise financial choice.

All the best,



Wayne N. Grossé
President & CEO

P.S. If you have any questions, please don't hesitate to call our Member Service Line at 800-628-7070.

GUIDE TO CONVENIENT BANKING

Banking at Bethpage – Available Whenever You Need It!

At Bethpage, we understand that you can't always get to a branch to do your banking. That's why we provide you with more options to access your accounts from anywhere! These free services allow you to do your banking from the comfort of your own home or from 3,000 miles away.

Bethpage Branches on Long Island

There are more than 60 branch locations across Long Island where Bethpage members can access their accounts! You can probably find a Bethpage branch close to where you live or work. Many of the branches have extended Friday and Saturday hours—and our branches located in King Kullen supermarkets are even open on Sundays!

We're looking to add new branches all the time. In fact, if there is not already a Bethpage branch near you, chances are there will be soon! Find your nearest branch at lovebethpage.com/locator

Bethpage Main Office: 899 S. Oyster Bay Road, Bethpage, NY 11714



Bethpage Mobile Banking* with Free Mobile Check Deposit - On Smartphones or Tablets

Have an Apple or Android device? Our new apps have lots of features including mobile check deposit. Download the free Bethpage Mobile or Tablet Banking App for your Apple or Android by searching "Bethpage Federal Credit Union" in the Apple App Store or Google Play Store.

For quick and secure access to Bethpage, just enter lovebethpage.com into your mobile device's browser, and use your online banking login ID and password, and you're set.



Bethpage Online Banking and Bill Payment

- View real-time account balance information and history
- Transfer funds between Bethpage accounts
- Receive and pay your bills online
- View images of canceled checks and print monthly statements.
- Access to credit card information.
- Make account to account payments using "Pay Anyone."

Setup is quick and easy. Go to lovebethpage.com and click the "Online Banking Sign Up" tab.

Free ATMs on Long Island

In addition to the Bethpage branch ATMs and Shared Branch ATMs, through the Co-Op network, we have thousands throughout Long Island and most of the country.

Find the Nearest ATM at:

CVS/pharmacy

COSTCO
WHOLESALE



King Kullen

Walgreens



**Must show
Co-Op logo

*Bethpage offers members mobile access to their account information (e.g., for checking balances and last transactions) over text messaging, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Message frequency depends on account settings. Message & data rates may apply. Questions: You can contact us by phone at 800-628-7070 or at any time, from your mobile phone by sending a text message with the word HELP to this number: 27243. To Stop the Program: To stop the messages coming to your phone, just send a text that says STOP to this number: 27243. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any further messages from Bethpage Mobile Banking. **Must show Co-op logo.

Shared Branches

Bethpage has partnered with credit unions in New York and across the country so that our members can handle basic transactions in any branch location that participates in the Shared Service network.



There are more than 35 Shared Branches on Long Island where members have full access to their Bethpage accounts. Anywhere you see the Shared Branch logo you can:

- Make deposits, withdrawals and transfers.
- Obtain account histories.
- Make loan payments.
- Buy travelers checks and money orders.
- Use the ATMs surcharge free.

All you need to bring is your account number and government issued photo identification, i.e. State driver's license, US passport, etc.



Bethpage Telephone Banking

When you can't get to a branch to do your banking, Bethpage also brings you the FREE 24-hour option of Telephone Banking. Just call 800-628-7070 and press option #1 to check account balances, review account history, transfer funds between accounts and make loan payments.

Telephone Service Center

Want to talk to a Bethpage Representative? Our Telephone Service Center provides fast, friendly, hassle-free assistance toll-free at 800-628-7070 Monday-Friday, 7:30am-7:00pm and Saturday, 8:00am-2:00pm.

Resources

Bethpage Website & Online Banking Access

www.lovebethpage.com

Shared Branches

www.co-opcreditunions.org

Telephone Service Center

800-628-7070

Mon - Fri, 7:30am - 7:00pm

Sat, 8:00am - 2:00pm

Social Media

facebook.com/lovebethpage

twitter.com/lovebethpage

youtube.com/lovebethpage



iPhone/Android Mobile and Tablet App

Search "Bethpage Federal Credit Union"

in the Apple App Store or Google Play Store



SWITCH KIT CHECKLIST

Name: _____ Representative Name: _____

Phone: _____ Date: _____ Follow Up: _____

My Accounts & Services

	CURRENT	BETHPAGE
Savings Account		
Checking Account		
Holiday Account		
Vacation Account		
Auto Loan		
Home Equity Loan		
Home Equity Line of Credit		
Personal Loan		
Safe Deposit Box		
Money Market		
Line of Credit		

Automatic Account Deposits

Payroll 1 _____

Payroll 2 _____

CD Account Deposits

Social Security

Brokerage Accounts

Resources

- To switch your Social Security, please contact 1-800-772-1213
- To switch from the New York State Teacher's Retirement System, please download the form at www.nystrs.org/main/forms/gre54.pdf

My Accounts & Services

	ACCOUNT DEBIT	DEBIT CARD	ONLINE BILL PAY	CHECK
Mortgage/Rent				
Home Association/Co-Op				
Auto				
Cable				
Telephone (home/cell)				
Electric				
Gas				
Water				
Gym Membership				
Child Care				
Credit Card				
Credit Card				
Credit Card				
Auto Insurance				
Home Insurance				

Bethpage Routing Number: 221473652

MORE WAYS TO BORROW AT BETHPAGE

HOME EQUITY LINE OF CREDIT	CREDIT CARDS
<p>Be the smartest homeowner on the block!</p> <ul style="list-style-type: none"> • Revolving Credit Line • Up to 80% of appraised home value, less your mortgage • No closing costs on loans up to \$500,000 	<p>Bethpage offers 3 card types for you to choose from:</p> <ul style="list-style-type: none"> • Low Interest Rate • CU Rewards also available! <ul style="list-style-type: none"> - Cash Back or Points
Current Rate	Current Rate

MORTGAGES	AUTO LOANS
<p>The Best Mortgage rates on Long Island!</p> <ul style="list-style-type: none"> • Purchase or Refinance • Free Rate Lock • Low down payments options available 	<p>More mileage for your money!</p> <ul style="list-style-type: none"> • Purchase or Refinance • New or Used • Lease Buy-Outs
Current Rate	Current Rate

For current rates, call 800-628-7070 to speak with a Bethpage representative, or visit lovebethpage.com

See back page for disclosures, rates and terms.

Take the Bethpage Challenge & See How Much You Can Save!

		CURRENT LOAN	BETHPAGE
<input type="checkbox"/> Mortgage	Rate		
<input type="checkbox"/> HELOC/HEL	Remaining Balance		
<input type="checkbox"/> Auto	Years Remaining		
<input type="checkbox"/> Credit Card	Monthly Payment		
<input type="checkbox"/> Personal Line of Credit	Total Payment		
		Monthly Savings	
		Total Savings	

*In no way does this worksheet represent a promotion, both directly and indirectly a credit transaction or the announcement of the availability of credit by Bethpage Federal Credit Union. This worksheet is intended to help an individual calculate their own potential savings and illustrate the benefits of lower rates that they choose.

Signing up for direct deposit is simple!

Bring this completed form to your Human Resources Department, along with a voided Bethpage check, and tell them you want to take advantage of direct deposit at Bethpage.

Enjoy convenient access and no more waiting in line to cash your paycheck - sign up today!

NAME:

ADDRESS:

CREDIT UNION: **Bethpage Federal Credit Union**

ABA ROUTING # **221473652**

BETHPAGE ACCOUNT #

MA-255 6/10



Bethpage
ABA routing
number

Your 13 digit
account number



Federally
Insured
By NCUA

Bethpage
Federal Credit Union
Built to give you more.*

“REFER A FRIEND” CHECKING COUPON

Already have a Bonus Checking Account?

Receive \$25 for every friend or family member you refer to Bethpage who opens a new Bonus Checking Account! Refer up to 10 people to earn \$250!† Complete this coupon, give it to your family and friends and have them bring this to any Bethpage branch.

Current Member:

NAME

ADDRESS

CITY, STATE, ZIP

PHONE NUMBER

Referral: (This section to be filled out by Bethpage)

NEW MEMBER NAME

NEW MEMBER ADDRESS

CITY, STATE, ZIP

BRANCH

† This promotion is open to all members with a Bethpage checking account who refer a friend to open a Bethpage checking account. Share Account with \$5 minimum balance is required before a checking account can be opened. “Refer a Friend” promotional payments will be deposited only after a member referral opens a checking account. This promotion cannot be combined with any other Bethpage cash promotion. Members are limited to 10 referrals, for a total payout of \$250. Membership conditions may apply. \$25 deposited into member account is considered interest and will be reported on IRS Form 1099-INT. This offer may be withdrawn without prior notice.

MT-213D

Bethpage
Federal Credit Union
Built to give you more.*