

August 1, 2017

<First, Last>
<Address>
<Town, State, Zip code>

Dear First Name, Last Name,

Northwell Health Federal 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.

Enclosed you will find a Product Comparison Chart with information you will need as we work to convert your accounts to 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.

If you previously arranged to have all or part of your Northwell Health paycheck automatically credited through a payroll deduction into one or more NHFCU accounts, your paycheck will automatically be directly deposited into your corresponding NHFCU account(s) beginning on August 23rd, 2017. This transition will be seamless, and will afford members with greater transparency and control of accounts. This change is in preparation for the account conversion from NHFCU to Bethpage in September. Should you so desire, you have the right to modify or terminate your direct deposit arrangement(s) at any time. For additional information or answers to any questions, please contact (516) 301-3040.

Once your accounts are converted, you will have full access to all 33 full-service Bethpage branches, the Bethpage Call Center, and Bethpage Online Banking. Also, don't forget that prior to conversion you have access to your accounts (excluding CDs) through the Shared Branch Network, including all Bethpage locations.

Your branch locations at 350 Jericho Turnpike in Jericho, NY and 300 Community Drive in Manhasset, NY will remain open. You may contact us at 516-301-3040 for your banking questions.

Additionally, we have created a web page to answer important questions and provide regular updates. Simply visit us at: lovebethpage.com/Northwell.

We look forward to serving you.

Sincerely,

A handwritten signature in black ink that reads "Vernon Williams". The signature is written in a cursive style with a large initial "V".

Vernon Williams
Vice President, Retail Banking