

Visit our new Patchogue branch for fun and fabulous prizes.



Come in and get your **FREE** key, February 27 – March 3, and a chance to open our treasure chest and win*:

- ▶ 42" Flat Screen TV
- ▶ iPads
- ▶ iPod Nanos
- ▶ Digital Cameras

See reverse side for details on our FREE Family Fun Day and Grand Opening Special Offers!


BethpageTM
Federal Credit Union
You'll love banking here.

lovebethpage.com | 800-628-7070

FREE Family Fun Day Saturday, March 3!

10:00 am – 2:00 pm

Free hot dogs,
popcorn and beverages!
Face painting!
Balloon animals!
Games!

272 East Main Street
Patchogue



There's Something For Everyone at our NEW Patchogue Branch!

Bethpage Bonus Checking

1.00% APY**
when you use direct deposit,
FREE online banking with
eStatements & your debit card

▶ Get \$50 when you "trade-in" your debit card or unused checks from another financial institution! †

Youth Savings Account

4.00% APY††
on balances up to \$1,000
1.00% APY on balances
over \$1,000

▶ FREE soccer ball with EVERY new youth savings account. (Patchogue branch only.)

Auto Loans

1.99% APR†††
60-Month Term
\$17.72 per thousand

▶ New/Used, Purchase/Refinance, Lease Buy-Outs

Home Equity Line of Credit

2.49% APR††††
12-Month Introductory Rate
Available on new loan applications.

Adjustable Rate Thereafter
3.99% APR††††
Currently

** Bethpage Bonus Checking Annual Percentage Yield (APY) is 1.00% effective 02/15/2012 and is subject to change without notice. Interest will be posted monthly for each month that member is signed up for online banking with eStatements, receives direct deposit and makes 15 point-of-sale debit card transactions.

† The \$50 trade-in promotion is valid through 03/03/2012 for a new checking account opening. One bonus per person. \$50 is considered interest and will be reported on IRS Form 1099-INT.

†† Annual Percentage Yield (APY) effective 02/15/2012 and is subject to change without notice. 4.00% APY is earned on balances up to \$1,000, balances higher than \$1,000 earn 1.00% APY. Fees or other conditions could reduce earnings. Consumer accounts only. Certain restrictions may apply. At the age of 21, Savings accounts are automatically converted to a basic savings account and Checking accounts are automatically converted to an adult checking account.

††† All offers of credit are subject to credit approval. Payment illustrated is based on a new car rate of 1.99% APR - Annual Percentage Rate. Rates and terms accurate as of 02/15/2012 and are subject to change without notice. Applicants may be offered credit at higher rates and other terms. Rates assume loan will be repaid through our Electronic Preferred Payment Program. Rate is based on 60 month term and maximum LTV of 115%. Membership conditions may apply. No fee for refinancing an existing auto loan from another financial institution. Existing Bethpage auto loans can be refinanced with the following guidelines: One percent (1%) of the principal balance being refinanced is required to be paid. This fee must be paid up front and cannot be a part of the refinanced amount. New rates and terms may apply and are subject to credit approval. There is no time restriction of how soon refinancing can be done after initial auto loan is disbursed.

†††† APR=Annual Percentage Rate. Rates and terms accurate as of 02/15/2012 and subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. Hazard Insurance required on all loans secured by real property; flood insurance may also be required. HELOCs up to \$500,000 are available in NY. For properties located in other states, the maximum HELOC is \$250,000 at 70%, except AZ, CA, FL, NV, and MI, where LTV = 60%. Home Equities not offered in TX. No closing costs on HELOCs up to \$500,000 by members-closing costs paid by borrower(s) if line is closed within first 36 months. HELOC is a variable rate product with a maximum APR of 18%. The 2.49% 12-month Introductory Rate requires automatic payment from a Bethpage checking account; otherwise introductory rate is 2.74%. The regular rate after the introductory period is prime or 3.99% APR, whichever is higher, currently 3.99% APR. To receive the best rate after introductory period, an initial disbursement at closing (\$30,000 for loans up to \$250,000, \$40,000 for loans over \$250,000) and a minimum outstanding balance of \$25,000 for 12 months from date of closing are required. To avoid closing costs (estimated at \$378 - \$6,413) HELOCs of \$250,001 to \$500,000 must take minimum draw of \$40,000 at closing. There is a \$500 fee for refinancing an existing Bethpage HELOC. Consult your tax advisor regarding deductibility of interest. Prime rate as of 1/1/2012 = 3.25%.

All offers and APYs subject to change without notice. Membership conditions may apply.

FEDERALLY INSURED
BY NCUA

