

Members First.

Volume 30 - Number 03 • Third Quarter 2019

Energize your child's savings this Summer!

*Help your child prepare for a
successful future by starting
to save early.*

To learn how to earn **4.00% APY*** on
a youth savings account and to get a
free h2go® water bottle, see page 5.



Also in this issue:

Apollo 50th Anniversary | Digital Banking Update | Community Spotlight

Certificate Accounts

2.20%
APY*

12-MONTH CERTIFICATE

2.30%
APY*

18-MONTH CERTIFICATE

2.45%
APY*

19-MONTH CERTIFICATE

2.50%
APY*

24-MONTH CERTIFICATE

2.60%
APY*

48-MONTH CERTIFICATE

2.75%
APY*

60-MONTH CERTIFICATE

*Annual Percentage Yield (APY) effective 07/01/2019 and is subject to change without notice. APY assumes all dividends remain in the certificate until maturity, and a withdrawal will reduce earnings. Dividends are compounded daily. Fees could reduce earnings. Account activity restrictions may apply. \$50 minimum balance to open account and earn APY. Penalties may be imposed for early withdrawal.

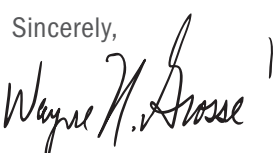
Stay connected with Bethpage.

With a very wet Spring behind us, I'm sure you are anxious to get outside with family and friends to enjoy all that Summer has to offer. School is out, and children are excited to head to the parks and beaches. Bethpage is happy to celebrate the season with our Youth Savings and Checking products. We realize that your children and grandchildren are the future of Bethpage, and we are committed to helping them build a solid understanding of how to manage their money as they grow. As you read this issue, you will find more information on our Youth products and tips for educating kids about money as early as possible.

This summer, we are also celebrating the **50th anniversary of the Apollo 11 lunar landing**, a historic event that many Bethpage members contributed to as Grumman employees. It is, without question, the greatest technological achievement of the 20th century, fulfilling John F. Kennedy's promise to make America the first nation to put a man on the moon. Founded as the credit union for the original Grumman Aircraft Engineering Corporation in 1941, Bethpage is proud to have been a part of this amazing accomplishment and the Northrop Grumman legacy for so many years.

More reason to celebrate this season comes in the form of continued strong interest rates on our savings and lending products. If you have a Certificate that is about to mature, consider rolling it into one of our higher-rate options. If you are looking to buy or refinance a home, we offer a wide range of mortgage programs (see page 4) at very attractive rates.

So, as the summer continues, I hope that you will take full advantage of the season. Whether you plan to travel with your family or simply lounge at the pool, keep in mind that Bethpage is here to help with all of your family's financial needs.

Sincerely,


Wayne N. Grosse
President & Chief Executive Officer



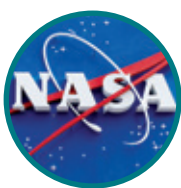
Celebrating the Apollo 50th anniversary.

We first opened our doors in 1941 as a credit union serving employees of **Grumman Aircraft Engineering Corporation**. Over the years, we have changed our name a few times, moved to different locations, and expanded from serving only Grumman employees to allowing everyone to bank here, no matter where you live or work. As we grow and change, however, our roots remain with Grumman, and our original members continue to be a very important part of our culture.

This month marks **the 50th anniversary of the Apollo 11 lunar landing**. On this special occasion, we proudly acknowledge the vital role many of our members played in fulfilling John F. Kennedy's promise to be the first nation to put a man on the moon.



October 1941
Employees of Grumman founded our credit union.



November 1962
NASA selected Grumman to design and develop the lunar module.

May 1961

John F. Kennedy set a goal for a manned moon landing by decade's end.



July 1969

The Grumman lunar module landed the first two people on the moon.



Inspired and driven Grumman employees in Bethpage designed and constructed the Grumman Lunar Module LM-5 "Eagle," the spacecraft that would safely carry Neil Armstrong and Edwin "Buzz" Aldrin from lunar orbit to the moon's surface in the Apollo 11 mission, undoubtedly one of the most memorable and revered accomplishments in human history.

We are extremely proud to have been a part of this historic achievement and the Northrop Grumman legacy for over 75 years!

We look forward to continuing to serve you, your children, and your grandchildren for many years to come.



Lunar Module LM-5 "Eagle" moon landing



Lunar Module pilot Edwin E. Aldrin, Jr. before the boarding of the Apollo 11 mission.

Save money on your home or auto insurance.

Bethpage has you covered.

Bethpage members have **saved an average of \$652 or more*** when they switch their Auto and Home insurance to **Insurance Agency of Bethpage!**

To receive a hassle-free quote, call **866-719-9682**, or visit lovebethpage.com/Insurance.

Insurance Agency of
Bethpage 
at Bethpage Federal Credit Union

*Amount of savings is based on information from Bethpage Federal Credit Union members who obtained new auto and/or homeowners insurance through the Insurance Agency of Bethpage at Bethpage Federal Credit Union (Insurance Agency of Bethpage) located in Bethpage, NY, between 07/2018 to 12/2018 and provided data regarding their savings. Your savings may vary. Any insurance required as a condition of an extension of credit by Bethpage Federal Credit Union need not be purchased from Insurance Agency of Bethpage and may be purchased from a licensed insurance company of your choice. Insurance Agency of Bethpage is a licensed broker in New York State. Insurance policies are underwritten by various insurance companies that are licensed to provide coverage in New York State. INSURANCE PRODUCTS ARE NOT DEPOSITS, OBLIGATIONS OF, OR GUARANTEED BY BETHPAGE FEDERAL CREDIT UNION; ARE NOT INSURED BY THE NATIONAL CREDIT UNION SHARE INSURANCE FUND (NCUSIF), OR ANY OTHER AGENCY OF THE UNITED STATES, OR BETHPAGE FEDERAL CREDIT UNION.



Mortgage Loans.

We will help make your homebuying journey easier, providing exceptional service every step of the way.



We offer a wide range of mortgage products* to meet your home purchase and refinancing needs, including:

- Fixed- and Adjustable-Rate
- FHA
- SONYMA
- VA
- Reverse

Bethpage advantages:

- Great rates
- Quick, free pre-qualification process
- Free rate lock**
- Low closing costs

To learn more, call **855-459-2406**, visit lovebethpage.com/mortgages, or stop by your local branch.

*All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. All loan programs may not be available to all applicants. All applicants must meet loan program requirements. Loan to value restrictions may apply. Products subject to change without notice; limitations may apply. Bethpage does not offer residential mortgage loans in Texas. Membership is required and requires a \$5 minimum share account.

**Free rate lock good for at least 60 days.



Making the most of a youth savings account.

The ability to manage money is a life skill that can take years of discipline and practice to perfect. That's why it's important to build a strong foundation from a young age. As a parent, grandparent or guardian, remember that the lessons you teach today will help enrich your child's life for years to come.

At Bethpage, we offer **two great youth savings accounts** to help children and young adults prepare for their futures: **Youth Savings** and **Young Adult Savings**.

Youth Savings

for children aged 0-17¹

It's never too early to start saving. This account gives children a head start toward financial responsibility.



Young Adult Savings

for young adults aged 18-20¹

This account is a great way for young adults to manage their money and start gaining financial freedom.



These savings accounts offer no annual fees, a low minimum opening deposit (only \$5), and great rates to help you teach them that saving money always pays.

¹Program and terms subject to change. At the age of 18, Youth Savings Accounts are automatically converted to Young Adult Savings Accounts. At the age of 21, Young Adult Savings Accounts are automatically converted to a basic savings account. Youth Savings Account - ages 17 and under. Young Adult Savings Account - ages 18-20.

To help your child get the most out of a new or existing account, we suggest you:

1 Set a goal.

Now that your child's money will be held in an account, let her start saving for something she really wants. Together, you can create a **long-term goal, like saving for college or a first car, and a short-term goal, like a new bicycle.**



Set target dates to reach these goals. Then, establish a savings calendar that illustrates how much money needs to be saved each month to reach the intended goal by the designated date.

Discuss ways to add to the savings by including money from birthday gifts, summer jobs, and allowances.



A refreshing rate!

Dive right in to a great financial future with Bethpage.

It's easy!

- 1 Open a Youth Savings or Young Adult Savings Account.
- 2 Get your **FREE h2go® water bottle.****
- 3 Refresh and start saving!

YOUTH SAVINGS OR YOUNG ADULT SAVINGS†

4.00%
APY*

On the first
\$1,000.
Ages 0-20.†



h2go® 20.9 oz.
stainless steel
water bottle

Stop by your local branch, or visit
lovebethpage.com/refresh.

*Annual Percentage Yield (APY) effective 07/01/2019 and is subject to change, including after account opening, without notice. 4.00% APY is earned on balances up to \$1,000; balances higher than \$1,000 earn 0.35% APY. \$5 minimum balance to earn APY and to open account. Fees or other conditions could reduce earnings. Certain restrictions may apply. Additional verification may be requested for Youth Savings or Young Adult Savings Account opening. Program and terms subject to change. At the age of 18, Youth Savings Accounts are automatically converted to Young Adult Savings Accounts. At the age of 21, Young Adult Savings Accounts are automatically converted to a basic savings account. †Youth Savings Account - ages 17 and under. Young Adult Savings Account - ages 18-20. **Limit 1 h2go® water bottle per person that opens a Youth Savings or Young Adult Savings Account. Bethpage water bottle offer valid 07/01/2019 through 08/31/2019, or while supplies last.

2 Bank together.

Whether your child is heading off to first grade or college, if this is his first savings account, he will benefit from you showing him how it works.

CHILDREN

- Try to bring your young child with you when you stop by a branch to deposit his savings. Let him experience the process and watch the account balance grow.
- If your child wants to withdraw money from his account, make sure he sees how this translates into a reduction in his savings.

YOUNG ADULTS

- For older children, you may need to walk them through that first deposit and withdrawal. When they understand what to do, you can let them handle things on their own.
- Remind them to never share their account information with anyone.

For financial education tools for you and your family, visit lovebethpage.com/mymoney101.

Travel notifications.

Bethpage is committed to protecting you and your personal information.

If you're traveling, we may view an irregular, out-of-area transaction as fraudulent. For your protection, we will automatically decline the charge and freeze the account until we verify the transaction with you. In addition to phone calls, this verification can now be made via text message for Bethpage Debit Card transactions (see page 6 for details).

To avoid any inconvenience while you're away, alert us of your travel plans in advance.

To set your travel notifications for your debit card(s):

- Log on to Bethpage Online Banking on your desktop. Select "More" from the navigation bar on the left. Then, select "Travel Notifications" and enter your travel details.
- Call us at **800-628-7070**
- Visit a Bethpage branch

To set a travel notification for your credit card(s), call **866-820-3847**.



Let your
savings
soar.

MONEY MARKET ACCOUNT

2.00%
APY*

Start with as little as \$500

Looking for a great way to save and earn higher returns? A Bethpage Money Market account could be what you're looking for.

- Access your money any time
- Save with confidence - all deposits are federally insured by the NCUA†



Visit lovebethpage.com/moneymarket, or stop by your local branch.

*APY = Annual Percentage Yield. Rates current as of 07/01/2019 and are subject to change, including after account opening without notice. The Money Market account is a variable rate tiered account with minimum balances required to earn the corresponding APY for each tier: Tier 1 - \$500, Tier 2 - \$25,000, Tier 3 - 50,000. The current APY is 2.00% for all three tiers. Balances less than \$500 will earn the savings account APY, currently 0.20% APY. Tier bands are based on the daily ending balance. Dividends are compounded and credited monthly. Fees could reduce earnings. APY assumes dividends remain in the account. Activity restrictions apply. †The National Credit Union Administration (NCUA) share insurance coverage applies to each share owner, per insured credit union, for each ownership category.

Federally
Insured
By NCUA

Digital Banking Update.

We are pleased to announce that you can now use Digital Banking to make a Bethpage loan payment from an account at another financial institution.

HERE'S HOW IT WORKS:

1

Add your external account to your list of accounts in Digital Banking.

2

Complete a trial deposit verification to identify yourself as the account owner.

3

Set up or make your one-time or recurring payment.

For specific instructions about how to set up a loan payment using an external account, watch our tutorial at lovebethpage.com/makeapayment.

We appreciate all of the input we received about how important this functionality is to you. We want to continue to meet your needs, so keep the great feedback coming at lovebethpage.com/feedback.



James G.
Digital Banking
Product Analyst



Another way we're protecting you...

In our continuing effort to help protect your Bethpage Debit Card from fraud, we recently launched a text alert program for members with a cell phone number on their account. If a purchase that is unusual or outside your normal pattern of spending is detected on your Bethpage Debit Card, you will receive a text alert to the cell phone number on your account to verify the transaction in question.



If you receive such a text alert, simply reply by following the instructions included in the text. **If your transaction is denied and you reply "yes" to the text**, you will need to re-run your card to complete your purchase; however, your card will be safe for continued use. **If you do not recognize the transaction and you reply "no" to the text**, this unauthorized transaction, and all future transactions on your card, will be blocked. We will call to assist you further between 8:00 AM and 9:00 PM, seven days a week.

To ensure we can reach you via text if suspicious activity is detected on your Bethpage Debit Card, make sure your current cell phone number is associated with your account. To add or update your cell phone number with us, [log in to Digital Banking and click "Update Contact Info"](#), visit a Bethpage branch, or call 800-628-7070.

Community Spotlight.

Bethpage's Charitable Giving program extends across the communities we serve, helping to make a difference.



Sunrise Day Camp's S.T.E.A.M. Shack.

Bethpage recently launched a partnership with **Sunrise Day Camp's S.T.E.A.M. (Science, Technology, Engineering, Art & Math) Shack** to help build children's futures beyond cancer. S.T.E.A.M. Shack's mission is to teach children with cancer — who frequently fall behind their peers academically after missing long periods of school — valuable tech skills that can lead to future career opportunities in S.T.E.A.M. fields. We look forward to the grand opening of the permanent S.T.E.A.M. Shack building this summer!



Each summer, Bethpage volunteers participate in 'Monday Sundaes,' where we happily help Sunrise campers enjoy their own ice cream party. This year, we will also be volunteering to paint benches and cubbies for the campers. The partnership between Sunrise and Bethpage has truly been an enriching experience.

For more information about Sunrise Day Camp and S.T.E.A.M. Shack, visit sunrisedaycamp-longisland.org.



Hempstead's Camp Anchor.

Bethpage is proud to have recently made a donation to the **Anchor Program Fund, Inc.**, a charitable, nonprofit organization that was established by the town of Hempstead in 1968 to raise funds for the ANCHOR (Answering the Needs of Citizens with Handicaps through Organized Recreation) program. ANCHOR began with a summer day camp program at Lido Beach Town Park. Now in its 50th year, ANCHOR is a comprehensive, year-round program that serves thousands of children and adults with special needs who live in the town.



The donation will support the expansion of the restroom facilities for the organization's "Middle Camp," as well as ongoing programming, including funding for special activities and events, field trips, Saturday and adult programs, and social events.

For more information about Hempstead's Camp Anchor, visit campanchor.org.



Budgeting Seminar.

 **Thursday,
September 19, 2019
6:00PM – 7:30PM**

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

In this free seminar, you will learn money management tips to help you achieve your financial goals.

RSVP:
516-349-4288
community@bethpagefcu.com

Go green!

Help us save trees by choosing to receive future Members First newsletters only via email.



Please contact our Marketing department at bethpage@bethpagefcu.com to discontinue receiving the paper version of this newsletter.

Members First Newsletter.

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Branch locations.

Bethpage Main Office[†]

899 S. Oyster Bay Rd.
M-W: 9AM-5PM
Th: 9AM-7PM
F: 7:30AM-7PM
Sa: 9AM-2PM
Drive-Up:
M-W: 7:30AM-5PM
Th-F: 7:30AM-7PM
Sa: 9AM-2PM

Albertson[†]

1145 Willis Ave.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Baldwin[†]

1800 Grand Ave.
M-Th: 8:30AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Bay Shore[†]

591 East Main St.
M-Th: 9AM-4PM
F: 9AM-7PM
Sa: 9AM-2PM

Centereach[†]

2245 Middle Country Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Central Islip[†]

233 S. Research Pl.
M-Th: 8:30AM-5PM
F: 8:30AM-7PM
Sa: 9AM-2PM

Commack[†]

94 Harned Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

East Northport[†]

357 Larkfield Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Elmont[†]

1644 Dutch Broadway
M-Th: 9AM-6PM
F: 9AM-7PM
Sa: 9AM-2PM

Farmingdale[†]

1033 Rte. 109
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Freeport[†]

210 West Merrick Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Glen Cove

111 School St.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Hempstead[†]

170 Fulton Ave.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Huntington[†]

33 Gerard St.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

NEW!

Levittown

3531 Hempstead Tpke.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

LIU Post

Hillwood Commons
720 Northern Blvd.
F: 9AM-5PM

Long Beach[†]

26 West Park Ave.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Lynbrook[†]

613 Sunrise Hwy.
M-Th: 9AM-4PM
F: 9AM-7PM
Sa: 9AM-2PM

Massapequa[†]

6257 Sunrise Hwy.
M-Th: 9AM-6PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Melville

700 Walt Whitman Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Mineola

131 Jericho Tpke.
M-Th: 9AM-4PM
F: 9AM-7PM
Sa: 9AM-2PM

North Babylon

1350 Deer Park Ave.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Patchogue[†]

272 East Main St.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Port Jefferson

4802 Nesconset Hwy.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Riverhead[†]

1095 Old Country Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM

Roosevelt[†]

405 Nassau Rd.
M-W: 9AM-5PM
Th-F: 9AM-6PM
Sa: 9AM-2PM
Drive-Up*

Seaford[†]

4006 Merrick Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Smithtown[†]

240 Middle Country Rd.
M-Th: 9AM-4PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

West Babylon[†]

555 Montauk Hwy.
M-Th: 9AM-4PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Westbury[†]

750 Old Country Rd.
M-Th: 9AM-5PM
F: 9AM-7PM
Sa: 9AM-2PM
Drive-Up*

Manhattan

Chelsea

111 West 26th St.
(Between 6th & 7th Ave.)
M-F: 8:30AM-5PM
Sa: 9AM-1PM

Open 7 days

Bay Shore

King Kullen - 834 Sunrise Hwy.
M-F: 10AM-6PM
Sa: 10AM-4PM
Su: 11AM-4PM

Levittown

King Kullen
3284 Hempstead Tpke.
M-F: 10AM-6PM
Sa: 10AM-4PM
Su: 11AM-4PM

Valley Stream

King Kullen - 231 W. Merrick Rd.
M-F: 10AM-6PM
Sa: 10AM-4PM
Su: 11AM-4PM

Other ways to bank with Bethpage.

Digital Banking.

Access your accounts from
the comfort of your home.

- View account balances
- Transfer funds
- Pay bills online

Download our mobile app:

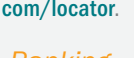
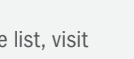


Shared Branches and ATMs.

Nationwide



Long Island



For a complete list, visit
lovebethpage.com/locator.

Telephone Banking.

Automated service:

Call **800-628-7070** and
Press **#1** (Available 24/7).

Telephone Service Center:

M-F: 7:30AM-7PM
Sa: 8AM-2PM



** Must show Co-Op logo.

*Drive-Up access starts 30 minutes prior to branch opening, ends at branch closing on weekdays, and follows Saturday branch hours, unless otherwise indicated. †Indicates branch has coin machine access.

Connect with us:

