

Members First.

Volume 30 - Number 04 • Fourth Quarter 2019

Building stronger communities together!

Through financial education, involvement in community events, and more.

Bethpage employees working with Habitat for Humanity.

Also in this issue:

Spin-To-Win Promotion | Bethpage Financial Group | Digital Banking Update

Certificate Accounts

2.00%
APY*

12-MONTH CERTIFICATE

2.05%
APY*

18-MONTH CERTIFICATE

2.10%
APY*

24-MONTH CERTIFICATE

2.20%
APY*

36-MONTH CERTIFICATE

2.30%
APY*

48-MONTH CERTIFICATE

2.40%
APY*

60-MONTH CERTIFICATE

*Annual Percentage Yield (APY) effective 10/15/2019 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.

It is hard to believe that the summer is over, children are back in school, and we are heading into the holiday season. At Bethpage, this is one of our favorite times of the year because we get the opportunity to spread holiday cheer in the communities we serve, and help our members plan for what can be a financially stressful time. As you read this issue, you will find more information about a great way to plan for the holidays with an easy and convenient Bethpage Free Checking account. It has no monthly maintenance fees or minimum balance requirements to worry about.

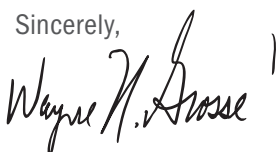
If you are thinking longer term, like college or retirement planning, it is a great time to speak with one of our consultants from Bethpage Financial Group about the investment products and services we offer. Featured on page 5 is an interview with a member of the Bethpage Financial Group management team that provides valuable insight into the benefits of working with a financial consultant to help you pursue your financial goals.

We are especially proud to announce that **Bethpage is now the official credit union of the New York Jets**. Thanks to this partnership, we're honored to be the presenting sponsor of the Jets Tackle Bullying campaign. Along with STOMP Out Bullying, the leading anti-bullying organization for kids and teens in the U.S., we are committing to raising awareness, providing tools for educators, and preventing bullying among kids and teens to ultimately enrich more lives. Read more on page 4 about our partnership and how you can get exclusive discounts on Jets tickets.

Bethpage continues to be committed to ensuring that as many Long Islanders as possible have a festive Thanksgiving, which is why we are thrilled to be sponsoring the **11th Annual Bethpage Turkey Drive** on Friday, November 22. Benefiting Island Harvest, your food or cash donations will help supply holiday meals to hundreds of thousands of Long Island families in need. We are especially honored to welcome **New York Jets legend, Wayne Chrebet**, to our event this year. See page 7 for more information about this special appearance.

Since this is our last issue of the year, I'd like to take this opportunity to wish you and your families much peace and happiness throughout the holiday season.

Sincerely,



Wayne N. Grossé
President & Chief Executive Officer



Take our Free Checking for a spin.

A Bethpage Free Checking Account has all of the features you want without the hassles and restrictions.

Easy, convenient and free.

With a **Bethpage Free Checking Account**, you will benefit from no minimum balance requirements, no monthly service fees, and convenient access to your money at 30,000 free ATMs[†] and 5,600+ Shared Branch[†] locations nationwide. We make it easy for you to pay your bills online with our Bill Pay feature in Digital Banking. And, you can save time and gas when you use the Bethpage Mobile Banking app with Mobile Check Deposit.

*Spin for a chance to win up to \$3,000.**

Open a new Bethpage Free Checking Account between October 1, 2019, and December 23, 2019, and you will get to 'spin the wheel' for a chance to win up to \$3,000!*

We are awarding \$5,000 each entry period.*



When will I get a chance to spin the wheel?

Digital spin wheels will be delivered via email. See the chart below for when you will get yours!

ENTRY PERIOD*	Open a new Free Checking Account between:	Receive your digital spin wheel by:
1	October 1 – October 14, 2019	October 21, 2019
2	October 15 – October 28, 2019	November 4, 2019
3	October 29 – November 11, 2019	November 18, 2019
4	November 12 – November 25, 2019	December 2, 2019
5	November 26 – December 9, 2019	December 16, 2019
6	December 10 – December 23, 2019	January 6, 2020

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

[†]Must show Co-Op logo. *No purchase or payment necessary to enter or win. A purchase will not increase your chances of winning. Void where prohibited by law or regulation. Participants must be 18 years of age or older at the time of entry. The Bethpage Free Checking Spin for a Chance to Win ("Spin-to-Win") Promotion 2019 ("Promotion") is geographically open to legal U.S. residents (excluding residents of Puerto Rico, U.S. Virgin Islands, Guam and other United States territories). The Promotion begins on 10/01/19 and ends 12/23/19; however it contains six Entry Periods (Entry Period 1 is 10/01/19-10/14/19; Entry Period 2 is 10/15/19-10/28/19; Entry Period 3 is 10/29/19-11/11/19; Entry Period 4 is 11/12/19-11/25/19; Entry Period 5 is 11/26/19-12/09/19; Entry Period 6 is 12/10/19-12/23/19). The number of digital spin wheels distributed will depend on the number of valid entries received during each Entry Period. Odds of winning a prize depend on the number of valid entries submitted during the applicable Entry Periods. The total number of digital spin wheels that will contain a prize is 24. The total value of the prizes for all the Entry Periods is \$30,000.00. Limit one (1) entry per person. Federal, state and local taxes and expenses relating to the acceptance and use of the prize are the sole responsibility of each winner. 1099 Tax forms may be provided to the winners at the end of the tax year, when forms are available. For official promotion rules and how to enter, visit lovebethpage.com/rules.

Protect your Bethpage Debit Card with real-time control.

Make sure your Bethpage Debit Card has the added layer of protection of **the CardNav app**, which allows you to:

- Turn cards on, off, and back on again, in seconds.
- Receive alerts for transactions in real time, so you can identify potentially fraudulent activity.
- Use GPS to control transactions within designated locations.
- Submit international travel plans in advance to keep your card cleared for use.

Download the CardNav app by CO-OP to your smartphone today.



Quick, easy
and no
closing costs.^[1]

HOME EQUITY LINE OF CREDIT

Fixed for 12 months

3.99%
APR*

Prime for life, thereafter. Currently:

5.00%
APR**

- NO closing costs^[1] – a savings of up to \$7,500
- NO application or appraisal fees
- Fixed-Rate option available***

To apply today, stop by
your local branch, or visit
lovebethpage.com/HELOC.

[1] Closing costs for the first \$500,000 will be paid by Bethpage, but must be repaid by the borrower(s) if line is closed within first 36 months. Loan amounts over \$500,000 may be available on a case-by-case basis to qualified applicants, are not eligible for the discounted introductory rate at any time, and the borrower(s) will be responsible for mortgage tax and title insurance costs on the loan value portion over \$500,000.

*APR = Annual Percentage Rate. For one year, Prime for life, thereafter. Home Equity rates and terms accurate as of 10/9/2019 and are 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. Loan-to-value restrictions apply. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. No closing costs on new HELOCs up to \$500,000. Closing costs for the first \$500,000 will be paid by Bethpage, but must be repaid by the borrower(s) if line is closed within first 36 months. The introductory rate is 3.99% APR for 12 months for loans with a maximum 75% Loan-to-Value (LTV), and members who take an initial draw of \$25,000, maintain this balance for 12 months, and have automatic transfers from a Bethpage personal savings or checking account for the monthly payments on the HELOC account. The introductory rate only applies to loans that have not had an introductory rate within the past five years. Published rates and terms based on primary homes. The floor APR is 3.25%. HELOC is a variable rate product with a rate not to exceed maximum legal limit for Federal Credit Unions (currently 18%). Consult a tax professional regarding the potential tax deductibility of your interest payments and charges. Home Equities not offered in TX. \$5.00 minimum share account required. Membership conditions apply.

**Prime rate as of 10/9/2019 = 5.00% as published in the Wall Street Journal. The floor APR is 3.25%.

***A Fixed-Rate Loan Option allows you to convert outstanding balances to a fixed rate. Fixed-rate conversion is optional. Minimum amount is \$10,000. Borrowers may have three (3) fixed-rate conversions open at one time.



Building stronger communities together!

Taking flight with the New York Jets.

We are excited to announce that we are the **official credit union of the New York Jets** and the sponsor of their “Tackle Bullying” program.



Together, we are working to prevent bullying.

Bullying is a problem that affects millions of students of all ages in all communities. Bethpage has teamed up with the Jets and the leading national anti-bullying organization, **STOMP Out Bullying**, to help expand the Jets Tackle Bullying program. The program aims to give educators and students the tools and encouragement they need to help combat bullying. In August, Bethpage kicked off the Educator Symposium, which was attended by 200 educators, coaches, and athletic directors from across the Tri-State area.

Exclusive discounts on Jets tickets.

As part of our relationship with the Jets, we are offering members up to **35% off tickets to select Jets home games**. Certain games include the chance to win on-field experiences, like sideline or field passes, which vary by game. To purchase tickets, visit lovebethpage.com/jetstickets.

For more information, visit lovebethpage.com/jets.



Steven B.
Member Service
Representative



Bethpage Ride hits the streets.

We are also excited to announce that we are the sponsor of a new bike-share program in Suffolk County, called **Bethpage Ride**. The program launched this September in Patchogue, Babylon, and Hampton Bays, with a total of **100 bikes at 17 docking stations**. There are plans to further expand into more communities – stay tuned!

Enriching lives, one bike ride at a time.

Many of our members work, live, or play on Long Island, a place where traffic congestion is common. Bethpage Ride provides a convenient, affordable, healthy, eco-friendly and fun way to get around.

How it works:

Users can **download the Pace app** to access the Bethpage Ride bike-share program. Through the app, riders can locate an available bicycle at a local docking station, pay the associated fee, and unlock/lock the bike. Bikes can be returned to any docking station within the system.

Download the Pace app, and start riding!

Planning for your future.

An interview with **Sharon Rocca** of **Bethpage Financial Group**.

Q *Why is it important to have a financial consultant?*

A **Financial consultants are industry professionals** who can assist you with investing, financial services, retirement planning and more, at any age, career point or salary level. Whether you are starting a family, receiving a sizable inheritance, going through a divorce, or recently left a job, a financial consultant can help you navigate life transitions in ways that will fit your needs, risk tolerance and goals.

Q *What are the benefits of working with a financial consultant rather than doing it on your own?*

A Financial matters can be complicated. Tasks like buying and selling stocks, preparing for retirement, and protecting your estate so you can pass it on to your children can be complex and often involved. Handling them on your own can be overwhelming.

A financial consultant can help you make sense of it all. The investment experience your consultant possesses enables him/her to create an asset allocation that fits with your goals. Your consultant will also adjust your allocation as you get older or as your goals change. At the same time, a financial consultant will strive to protect your assets, which become especially important as you near retirement.

For a free consultation, call 855-833-1119 to speak with a Bethpage Financial Group representative.

Learn more at lovebethpage.com/investinggoals.

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Bethpage Federal Credit Union and Bethpage Financial Group **are not** registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Bethpage Financial Group, and may also be employees of Bethpage Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Bethpage Federal Credit Union or Bethpage Financial Group. Securities and insurance offered through LPL or its affiliates are:

**Not Insured by NCUA or Any Other Governmental Agency | Not Credit Union Guaranteed |
Not Credit Union Deposits or Obligations | May Lose Value**

*As reported by Financial Planning magazine, June 1996-2019, based on total revenue.

Content in this material is for general information only and not intended to provide specific advice or recommendations for any individual.

Asset allocation does not ensure a profit or protect against a loss.

Q *What services do the consultants at Bethpage Financial Group offer?*

A The consultants at **Bethpage Financial Group** are committed to providing members of Bethpage Federal Credit Union an array of investment products and services. What is your financial goal? Retirement? Wealth transfer to your loved ones? College planning? Financial services? Insurance needs? With a Bethpage Financial Group consultant, you do not have to navigate the road to your goal on your own. We will be with you every step of the way. Our team of professionals possess experience, knowledge and consideration to pursue your goals with YOU.

Q *What are the benefits of working with a consultant at Bethpage Financial Group over other institutions or private firms?*

A The consultants at Bethpage Financial Group are committed to providing personalized service and one-on-one attention. Backed by one of the largest broker dealers in the country, **LPL Financial**,^{*} Bethpage Financial Group is able to provide access to quality products from well-known companies and institutions. Our consultants, coupled with software tools, can provide you with a financial road map that will help guide you in planning for the future.



Sharon Rocca
Program Director,
Bethpage Financial Group



Have you ever asked yourself...

"Where can I go to learn about basic finance and banking products?"

Whether you want to learn the banking basics, or increase your financial know-how, **My Money 101™** has something for you!

These free interactive learning tutorials are quick, easy and packed with information to help you reach your financial goals.

Quick and easy

5-10 minute tutorials.

Mobile friendly

Learn on-the-go; on your schedule.

For everyone

You don't have to be a member, so tell your family and friends.

Get started at
lovebethpage.com/mymoney101.

Digital Banking Update.

Go paperless with eStatements.

Simplify your life by choosing to access your Bethpage account statements online, rather than receiving them in the mail. By doing so, you will:



Reduce your paper clutter

No paper statements to file away



Help the environment

Save trees by using less paper



Get your statements right away

No more waiting for statements in the mail

Here's how it works:

- You will receive an email notification when your new statement is ready to view in Digital Banking.
- You can view, save and print your current and past statements (going back 7 years) at your convenience.
- You can switch back to receiving paper statements at any time.

To enroll in eStatements, visit lovebethpage.com/paperless.

Deposit checks in a snap.

With the Mobile Check Deposit feature in our Mobile Banking app, you can deposit paper checks into your account in just a few steps on your smartphone. Give it a try and experience:



Convenience

Save trips to the branch to deposit checks



Simplicity

Deposit checks with a few taps



Security

Deposit checks securely anywhere

Here's how it works:

1. Open the Bethpage Mobile app on your phone.
2. Tap "Deposit Checks" from the main menu.
3. Follow the on-screen instructions.

Note: Certain restrictions apply to new Mobile Check Deposit users.




For a step-by-step tutorial on how to remotely deposit checks, visit lovebethpage.com/mobilecheck.

Community Spotlight.

11th Annual Bethpage Turkey Drive.

 Friday, November 22 – 7:00 AM – 6:30 PM

 **Bethpage Branch**
899 S. Oyster Bay Road, Bethpage, NY 11714



Join us at the **11th Annual Bethpage Turkey Drive!** We are gratefully accepting **frozen turkeys, non-perishable food items, and monetary donations.** These donations will go directly to Island Harvest, who will then help supply Thanksgiving meals to families facing hunger in our community.

We are excited to announce that **New York Jets legend, Wayne Chrebet,** will make a special appearance at the event from 3:00 PM – 5:00 PM to help support this great cause.

Recent Community Involvement.

At Bethpage, we strive to make a difference in the communities we serve. Here are just a few of the community programs we were excited to be a part of recently:

2nd Annual Bethpage Pet Adoption Event

We are thrilled to announce that 24 lucky dogs found forever families at the **2nd Annual Bethpage Pet Adoption and Food Drive Event** on Saturday, September 7. We also collected 1,050 pounds of pet food to benefit local rescues! A big “thank you” to all the volunteers, participating rescues, and attendees for helping so many wonderful animals in need.



Seminar: Protecting Yourself from Financial Fraud

Bethpage hosted a free seminar on Thursday, September 26, that featured a panel of experts – including representatives from Bethpage’s Fraud team, the New York Sheriff’s Cyber Crime unit, and AARP – who discussed common types of fraud and provided tips on prevention, detection, and recovery.

 You can view a replay of our Facebook Live stream of the seminar at facebook.com/lovebethpage/videos.

2019 Grumman-Northrop Grumman Retiree Club Scholarship

Bethpage has been a major contributor to the **Grumman-Northrop Grumman Retiree Club’s scholarship fund** for many years. Kevin McKenna (standing, L), who represents Bethpage as a club director, and Larry Seiden (R), who is Bethpage’s representative to the club both as a director and a member of the scholarship committee, attended the awards luncheon on June 26. Congratulations to the 2019 winners of the scholarships: (Standing, from L) Kerry Ring, Patrick McNelis, Brian Flynn and Dandridge Bell; (seated from L) Sarah Ayers, Paige Leonard, Lauren Kennedy and Bridget Flynn. Unable to attend were Eleanor Keefe, Hannah Langenbach and Sarah Langenbach.



Need Money for College?

Apply for a Bethpage Scholarship!

In partnership with the New York Credit Union Association (NYCUA), Bethpage offers college-bound high school seniors the opportunity to compete for scholarships.

From all those who apply to the NYCUA program that are Bethpage members, we award each of the top 10 applicants (based on academic and community-based criteria) **a \$1,000 scholarship.**

There is no fee for submitting an application, but to win a Bethpage Scholarship an applicant must be:

- A Bethpage member
- A college-bound high school senior at the time of application
- Attending either a two- or four-year accredited educational institution for the first time in the Fall of 2020

Deadline to submit applications is January 10, 2020.

For more information about this scholarship program, visit lovebethpage.com/scholarship or email kruiz@bethpagefcu.com.

NEW YORK
creditunion
ASSOCIATION

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*

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

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:

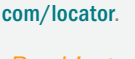
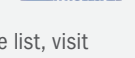


Shared Branches and ATMs.

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:

