

# Members First.

Volume 31 - Number 03 • Third Quarter 2020

## We're here for you.

We're dedicated to providing the **financial services, resources, and support** you need, through these challenging times and beyond.



Sylvinson B.  
Assistant Branch Manager

### Also in this issue:

Loan relief programs | Bethpage Digital Banking | Bethpage Mortgages

WE APPRECIATE  
**OUR  
HEROES**

## Thank you

to all of the  
**healthcare workers,  
first responders and  
essential employees**  
who have worked  
tirelessly for our  
safety and health.

.....

## Thank you

to our very own  
**teammates in the  
branches** for your  
extraordinary work  
serving our members.



**#BethpageStrong**

# A message from the President.

The past few months have been an unprecedented time in everyone's lives. We realize this experience has been physically, emotionally and financially challenging in ways no one could have predicted. As an organization, our primary focus has been, and continues to be, to protect the health and safety of our members, our staff and our communities.

We understand that, for many, the service you received during this time has not compared to what you have come to expect from Bethpage. Lines at our branches and wait times on the phone have been long. We apologize for that. We have worked diligently to compensate for the delays by automating processes to complete transactions online to the greatest extent possible, creating dedicated groups to assist with calls to the Contact Center, and developing a system of virtual appointments to eliminate the need to go to a branch. We know our efforts did not satisfy everyone, and we continue to listen to feedback, learn from it and improve our processes.

For now, we are working diligently to get service levels back to where we all want them to be, while still adhering to government and local requirements. At this time, members can conduct teller transactions in most of our branches, where it is possible to maintain proper social distancing. And, we continue to offer virtual services for the many transactions that do not require visiting a branch.

As we look to the future, we are committed to one guiding principle for our employees and our members - provide a better experience tomorrow than yesterday. Our staff is committed to learning from this experience and developing new and better ways to serve you. This includes automating many transactions and processes to make it simple to do business with us.

We have a great team at Bethpage that is dedicated to providing the financial services, resources and support you need during these challenging times and into the future. I want to thank them for their hard work every day, and especially during the last few months. But, most importantly, I want to thank you for your patience, understanding and continued membership.

Sincerely,

**Wayne N. Grossé**  
President & Chief Executive Officer



# COVID-19 loan relief programs.

We understand the uncertainty you may be experiencing around the Coronavirus and its impact on your finances.

If you are experiencing financial hardship, we are here to help.

If you have an existing Bethpage loan and are experiencing difficulty making your loan payments on a regular basis, **you may request a deferment or forbearance** — programs that allow you to temporarily postpone your monthly loan payments during a hardship.

*Loan deferment or forbearance options are available on a variety of our lending products, including:*



**Mortgages**



**Home Equity Lines of Credit**



**Home Equity Loans**



**Personal Loans**



**Auto Loans**



**Credit Cards**

Detailed instructions about how to request a deferment/forbearance are included on our website at [lovebethpage.com/relief](https://lovebethpage.com/relief). If you do not need financial assistance, please make your loan payments as scheduled.

For more information about our loan relief programs, visit [lovebethpage.com/relief](https://lovebethpage.com/relief).



**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](https://lovebethpage.com/mymoney101).



Save money  
on your  
home or auto  
insurance.

Bethpage has  
you covered.

Bethpage members  
have **saved an average  
of \$644 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](https://lovebethpage.com/insurance).

Insurance Agency of  
**Bethpage**   
at Bethpage Federal Credit Union

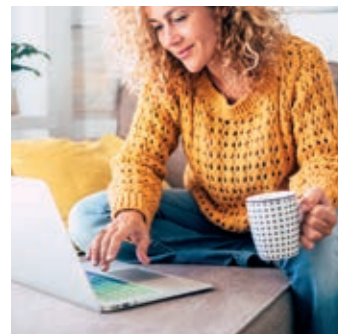
\*Amount of savings is based on information from Bethpage Federal Credit Union members who obtained new auto and/or homeowners insurance through the Insurance Agency of Bethpage at Bethpage Federal Credit Union (Insurance Agency of Bethpage) located in Bethpage, NY, between 01/2019 to 06/2019 and provided 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.



# Bethpage Digital Banking.

*Bank at your convenience, anytime, anywhere.*

**Bethpage Digital Banking** offers a convenient, secure, free and easy experience — through Online Banking and our Mobile Banking app — that empowers you to manage your accounts from the comfort of your home or while on the go. As we work through the challenges created by the pandemic, Bethpage Digital Banking will keep you connected to your finances without having to wait in line for a teller or at a drive-up window or on hold with our Contact Center. If you haven't signed up for Digital Banking yet, now is a great time to get started.



## DIGITAL BANKING FEATURES



### Online Bill Pay

Bethpage offers free Online Bill Pay, a quick and easy way to organize all of your bills and pay them when they're due. You can have your bills delivered to you electronically, view customized reports of your payment history, schedule one-time or recurring payments, and much more.

To get started, visit [lovebethpage.com/billpay](https://lovebethpage.com/billpay).



### Mobile Check Deposit

With Mobile Check Deposit, you can deposit paper checks into your account anytime, anywhere, in just a few steps with your smartphone. By using this feature of our Mobile Banking app, you can save trips to a branch, adding further convenience to your banking experience.

For a step-by-step tutorial on how to remotely deposit checks, visit [lovebethpage.com/mobilecheck](https://lovebethpage.com/mobilecheck).



### Zelle® ...Now available!

Bethpage has partnered with Zelle® to provide you with a new way to move your money whenever you want. **Zelle is a fast, safe and easy way to send and receive money** between friends, family and other people you trust.<sup>[1]</sup> With Zelle, you can easily split the cost of a bill, request money for a group gift, or pay back your roommate for your share of the rent.

#### It's fast.

Money is usually received within minutes.<sup>[2]</sup>

#### It's safe.

Access Zelle from your Digital Banking account.

#### It's easy.

All you need is an email address and a U.S. mobile phone number.

#### It's useful.

Send money to nearly anyone you know and trust.<sup>[1]</sup>

For more information or to enroll, visit [lovebethpage.com/zelle](https://lovebethpage.com/zelle).



### eStatements

Go green by choosing to access your Bethpage statements online, rather than receive them in the mail. With Bethpage eStatements, you can securely access your account history (going back up to 7 years) whenever it is convenient for you. You will receive a monthly email when your new statement is ready to view.

To sign up for eStatements today, visit [lovebethpage.com/paperless](https://lovebethpage.com/paperless).

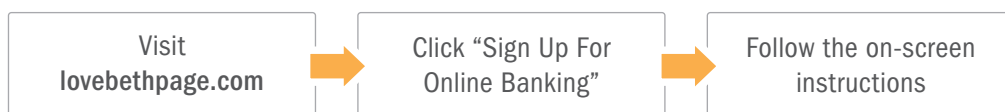


### With Digital Banking, you can:

- Access your accounts 24/7 from your desktop and mobile devices
- Transfer funds between Bethpage accounts
- View images of canceled checks
- Set up alerts and notifications
- Make loan payments
- And, much more!

*Sign up for Digital Banking today — it's free and easy.*

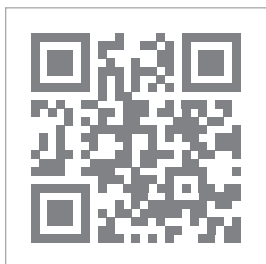
### To register:



Once you are registered, download our free Mobile Banking app:

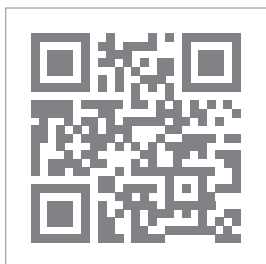
### iOS Users:

Visit the App Store or scan the QR code below.



### Android Users:

Visit the Google Play Store or scan the QR code below.



You must be at least 18 years old, have a Bethpage Free Checking account and have a valid email address or U.S. mobile phone number on file to use Zelle® within Bethpage Online and Mobile Banking. Zelle and Zelle related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Terms and conditions apply.

[1] Must have a bank account in the U.S. to use Zelle.

[2] Transactions typically occur in minutes when the recipient's email address or U.S. mobile number is already enrolled with Zelle.



Steven B.  
Member Service  
Representative

## Get social with us!

*Make Bethpage a part of your social community.*

We invite you to follow us on social media, where we will keep you informed about:

- COVID-19 updates
- Important announcements
- Community events
- Financial tips
- Current promotions
- And, more!

**We value your interactions with us!**

**Start following, liking, commenting, and tweeting with us today!**



@lovebethpage

# Bethpage Mortgages.

For most people, our home traditionally has been the setting for many meaningful events in our lives. **Over the past few months, our home has transformed into an office for work, a school for our children, and a safe haven for our loved ones** – making it more meaningful than ever.

At Bethpage, we are here to help you make the most of the home you love!



## BETHPAGE IS THE RIGHT CHOICE.

*Whether you are looking to purchase a new home or refinance your existing mortgage, there are many great reasons to choose Bethpage.*

- We offer great rates and low fees.
- We provide fast loan pre-qualifications and a free 60-day rate lock.
- Our team of experienced loan specialists is dedicated to providing one-on-one guidance to you from application to closing.
- We will keep you informed of the status of your loan through regular communications.

*Bethpage offers a wide range of mortgage products to meet your home financing needs, including:*

**Fixed-Rate**

**Adjustable-Rate**

**FHA**

**SONYMA**

**VA**

**Reverse**

Lorena B.  
Assistant Branch  
Manager



Let Bethpage help make your home financing journey easier, providing personalized service every step of the way. You'll feel right at home with us!

**To apply or speak with one of our mortgage loan specialists, call 855-459-2406, or visit [lovebethpage.com/mortgage](https://lovebethpage.com/mortgage).**

Certain loan programs may not be available to all applicants. All offers are subject to credit approval and loan program requirements. Product offerings are subject to change without notice. Other terms, conditions, and/or restrictions may apply. Bethpage does not offer residential mortgage loans in Texas.

# Moving communities forward – together.

**At Bethpage, we are there for our communities – in good times and challenging times.**

*As our communities reopen, we continue to support various organizations, through donations, sponsorships, employee volunteerism, and more, in an effort to enrich lives impacted by the pandemic.*

## YMCA LI

By supporting the YMCA, we help provide **child care for essential workers' children**. The YMCA has re-purposed staff and facilities to provide emergency child care for medical providers and first responders.

## Island Harvest

Island Harvest Food Bank is a lifeline for people struggling to put food on their tables. Our support helps to enable the food bank to **provide critical food and support for homebound seniors, veterans, families and children**.

## United Way

United Way of Long Island has established **UNITED TOGETHER: A Response Fund for COVID-19** to help alleviate disruptions to family life. We are collaborating with the Long Island Voluntary Organizations Active in Disasters (LIVOAD) and our network of nonprofit organizations in the region to assist families and individuals in this crisis.

United Way has also purchased \$150,000 worth of Bethpage gift cards that have been dispersed to families in critical need of basic food and basic household supplies. Bethpage Cares has covered the costs of the fees associated with each gift card.

## Ronald McDonald House

Ronald McDonald House had to temporarily close its doors for the health and safety of families and children. We have provided support to **help misplaced families find immediate housing options** near Cohen Children's Medical Center.



## Northwell Health – Nurses Week Support

Northwell has 17,000 nurses across 23 hospitals and over 800 ambulatory sites. The funds we helped raise for **Nurses Week** (May 6 – May 12, 2020) were used to send surprises and gifts to each and every one of the nurses to celebrate and thank them.

## Northwell Health – “Virtual Walk”

A “Virtual Walk” sponsored by Bethpage was held to raise money for the **Northwell Health COVID-19 Emergency Fund**. This fund was activated to provide essential support and resources for the thousands of professionals on the front lines in the battle against the virus.

**To learn more about the positive difference we are making in our communities, visit [lovebethpage.com/community](https://lovebethpage.com/community).**

## Scholarship Program.

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

Congratulations to our 2020 NYCUA Scholarship winners:

- Annalea Passeggiata
- Sarah Mutler
- Anthony Orlando
- Gregory Sofield
- Jeri Stiklickas
- Skylar Ulrich
- Kelly Blauvelt
- Andrew Glennon
- Natalie Ugenti
- Andrew Zutler

**Thank you to all who applied for this opportunity.**



## Need money for college?

Mark your calendar! The next cycle to apply for a Bethpage Scholarship opens at the end of October 2020.

**For more information, visit [lovebethpage.com/scholarship](https://lovebethpage.com/scholarship).**



# Members First Newsletter.

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## WANT TO GO DIGITAL?

If you would like to receive an electronic version instead of a print version of this publication, contact our marketing department at [bethpage@bethpagefcu.com](mailto:bethpage@bethpagefcu.com).

## Stay connected.

For up-to-date information regarding **branch operations and services**:

- Visit our Information Center: [lovebethpage.com/updates](https://lovebethpage.com/updates)
- Follow us on social media: [@lovebethpage](https://twitter.com/lovebethpage)



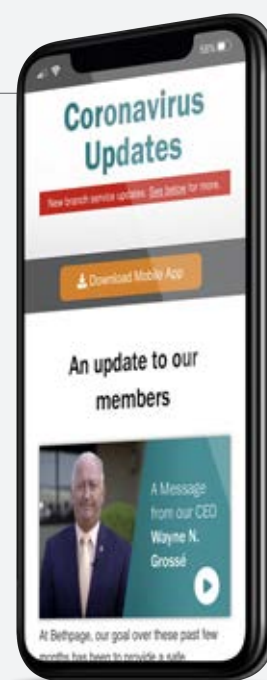
**Access your accounts from your desktop and mobile devices** by using Bethpage Digital Banking.

**Access your money at CO-OP ATMs\*** at a nearby 7-Eleven, CVS and more.

- [lovebethpage.com/locator](https://lovebethpage.com/locator)



\*Must show Co-Op logo.



*Thank you for sticking with us through these difficult times and as we look to the future.  
We are grateful for your support.*

