

Bethpage® 

Federal Credit Union

We care about what you care about.®

Bethpage@Work Program.

*Financial products and
services for your employees'
everyday banking needs.*



A service of Bethpage Federal Credit Union

Give your employees the best financial products and services – at no cost to you.

When you join **Bethpage@Work**, you're increasing the value of your employees' benefits package, and showing that you're committed to their financial well-being. Our bank at work services improve employee satisfaction, and may help you attract and retain top talent. It's a partnership with success!

Your employees will receive:



Special offers and products.

Great rates, low fees, and exclusive benefits.



Financial education programs.

On-site seminars, financial tools, and confidential counseling services.



Convenience.

Everyday banking services without stepping into a branch.



Personalized service.

Dedicated Bethpage Relationship Managers are available to help with everyday banking needs.



Your Relationship Manager

Kyle Caravousanos

516-555-5555

| email@bethpagefcu.com

| lovebethpage.com/kylec

Special offers and products.

Employees who sign up for Bethpage@Work get the full benefit of Bethpage membership.



Free Checking

No minimum balance requirement, no monthly fees, and an account that earns interest.

! \$100 bonus for new checking accounts with direct deposit*



Home Equity Line of Credit

Low introductory rates, with no closing costs and interest-only payments.

! Get a .25% rate discount with Auto-Pay!**



Auto Loans

Great rates, low fees, and available for lease buyouts.

! Make no payments for 90 days



Mortgages

Great rates and flexible terms for home purchases and refinancing.



Certificates of Deposit

Fixed-rate savings for terms up to 60 months.



Credit Cards

No balance transfer fees, and a low introductory rate.

For more products and services, visit lovebethpage.com/bethpageatwork.

Offer Details: *Qualifying recurring direct deposit (includes electronic pay check deposit, pension, or other regular monthly income from your employer) must be received within 3 months of the new Free Checking account open date. An Initial direct deposit of more than \$100 will result in a \$100 credit to the new Free Checking account. Applicable direct deposit bonus will be paid within 2 business days following the initial deposit. To be eligible to open a new Free Checking account for purposes of this offer, the member must not have an existing checking account in which the member is a primary account holder. \$100 deposited into member account is considered interest and will be reported on IRS Form 1099-INT. Offer may be discontinued without prior notice, but offer will be guaranteed for 90 days from 06/05/2017. **Exclusive for your employees. Must show proof of employment, such as valid identification card. ©2017 Bethpage Federal Credit Union. Each trademark and service mark is the property of its respective owner. All rights reserved.

Convenience.

Online Banking.

Employees can access their accounts conveniently from the comfort of their home.

- View real-time account balance information and history
- Transfer funds between Bethpage accounts
- Receive and pay bills online
- View canceled checks
- Print monthly eStatements
- Setup email alerts
- Send money to anyone with Online Bill Pay



Mobile Banking.

Bethpage app.

Employees can enjoy all the features of Online banking, including the ability to deposit checks with the snap of a photo!



Text banking and alerts.

Employees can set-up real-time SMS text alerts for their own account!

Simply send a text command from any mobile phone to BPAGE (27243)* and account information will be instantly received. For a full list of commands, text "CMD" or visit: lovebethpage.com/textbanking.

Branches and ATMs.

Bethpage branches and surcharge-free ATMs.

For a list of conveniently located branches and ATMs, visit lovebethpage.com/locator.

Shared network (Additional locations & ATMs).

Anywhere your employees see the Shared Branch logo, they can:

Make deposits, withdrawals and transfers, obtain account history, make loan payments and use surcharge-free ATMs.



*Bethpage offers members mobile access to their account information (e.g., for checking balances and last transactions) over text messaging, as well as the option to set up alerts for their accounts (e.g., low balance alerts). Message frequency depends on account settings. Message & data rates may apply. Questions: You can contact us by phone at 800-628-7070 or at any time, from your mobile phone by sending a text message with the word HELP to this number: 27243. To Stop the Program: To stop the messages coming to your phone, just send a text that says STOP to this number: 27243. You'll receive a one-time opt-out confirmation text message. After that, you will not receive any further messages from Bethpage Mobile Banking.

**Must show Co-Op logo.

Financial education programs.

Free advice: In person, online, and at your business.

With Bethpage@Work, your employees have access to informative financial information to give them peace of mind about their financial health. And we'll come to you!

On-site financial seminars.

Bethpage Relationship Managers provide free financial literacy seminars on a variety of topics:

Budgeting 101

Managing Your
Credit Score

Preparing for
College

Mortgage
Planning

Auto Buying

Financial tips and counseling.

Employees get access to two free programs to guide them through their financial journey.



My Money 101: Bethpage Financial Education Program.

Free interactive modules on financial topics, from retirement planning to mortgages, credit scores, and more. Your employees can go at their own pace – and schedule.



Quick
and easy



Mobile
friendly



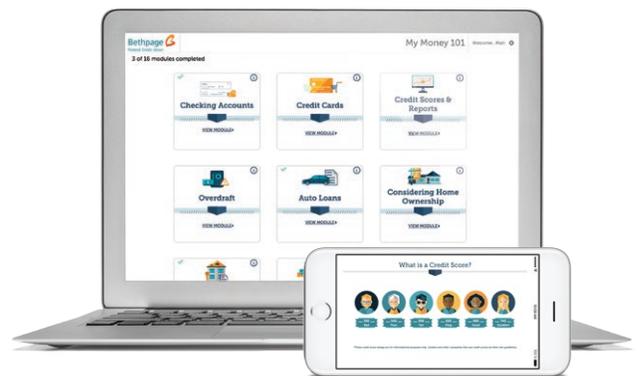
For
everyone

Available at lovebethpage.com/mymoney101.

Free financial counseling.

Bethpage members are eligible for free and confidential counseling through **BALANCE**, our industry-leading financial counseling partner.

Available at lovebethpage.com/balance.



Personalized service.

Don't just take our word for it, here's what some of our corporate partners have to say about Bethpage@Work!

“ Our partnership with Bethpage Federal Credit Union goes beyond an available on-site ATM for our employees. Bethpage provides Leviton employees with educational assistance and information on savings, budgeting, home ownership, insurance, and more – an important aspect for employee engagement and appreciation. It is a partnership that has parallel beliefs on the importance of providing outstanding customer service.

Frances B. Wolfson, Vice President, Human Resources, *Leviton*

“ Both Alure, and myself personally, have been working with Bethpage Federal Credit Union for several years. In addition to their unwavering commitment to the Long Island Community, the Bethpage staff is exceptional and after several years of working together, I'm proud to call several of them my “friends”.

Whether it's assisting our employees with their own banking needs, partnering with Alure at education seminars or other community events, or helping our clients with financing for their home improvement projects, the entire staff at Bethpage is exceptional, responsive and always attentive to providing remarkable customer service. Whether it's a customer or an employee ours, we always have the utmost confidence that we can connect them with anyone on the Bethpage team, and know they are in good hands.

Seth Selesnow, Director of Marketing, *Alure Home Improvements*



Your Relationship Manager
Kyle Caravouanos

516-555-5555 | email@bethpagefcu.com | lovebethpage.com/kylec

Our corporate partners:



About Bethpage Federal Credit Union.



Bethpage Federal Credit Union has been enriching lives and serving employees for more than 75 years.

With great rates and low fees – Bethpage helps members achieve their dreams. Whether you’re looking for your first car, a new home, or a vacation, we’re here for you.

As a credit union, we answer to members, not to shareholders, so our members’ needs are our top priority. *Every day.*

The Credit Union difference:



Ownership

Our members are our owners. We serve only your best interests, not a shareholder’s. Because there are none.



Not-for-profit

Earnings are returned to members in the form of great rates, low fees, and higher interest rates on deposits.



Financial education

We offer financial education programs to empower our members to make smarter financial decisions.



Ownership

Sharing in our vision, board members and employees serve voluntarily with no compensation.

Contact your relationship manager today.:

555-555-5555

email@bethpagefcu.com

lovebethpage.com/URL

Everyone can bank at Bethpage.*

*Membership require a \$5 minimum share account.



555-555-5555
lovebethpage.com/bethpageatwork

