

Members First.

Volume 28 - Number 02 • Second Quarter 2017

Special Homeowners Edition.

Whether you're in the market for a new home or ready to take advantage of your home's equity, we can help! Bethpage is a **one-stop shop** for all your home borrowing needs.

This **Special Homeowners Edition** has information for potential and current homeowners alike. Our home-buying guide (page 3) will give you a step-by-step process for purchasing your new home. Current homeowners can take advantage of a Bethpage Home Equity Line of Credit and enter for a chance to win a *Weber® Grill*.

From purchase pre-approvals to your home's equity, we are happy to discuss all your options and make sure you have a detailed understanding of rates and costs. Plus, because we care about getting you a great rate, we'll make a side-by-side comparison of any offer you may have received from another financial institution.



Home-buying guide

Get started on page 3

Also in this issue:

Mortgage options

Unlock your home's value

Certificate accounts

NEW RATES!

1.00%
APY*

12-MONTH CERTIFICATE

1.50%
APY*

24-MONTH CERTIFICATE

1.65%
APY*

36-MONTH CERTIFICATE

1.65%
APY*

39-MONTH "BUMP-UP"

1.80%
APY*

48-MONTH CERTIFICATE

2.15%
APY*

60-MONTH CERTIFICATE

*Annual Percentage Yield (APY) effective 03/20/2017 and is subject to change without notice. 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. The rate for your 39-month "bump up" CD may be increased or "bump up" one time during the term to the rate during the term to the rate in effect for the CD at the time. At maturity the CD will renew to a 36-month term with no "bump up" feature. APY assumes all dividends remain in the certificate.

Our newsletter is available electronically. If you would like to receive an electronic version instead of a print version of this publication, you can email our marketing department at bethpage@bethpagefcu.com.

President's message.

Spring is here, and with it comes the home buying season. To help our members with their home purchase and refinancing needs, this issue of Members First provides guides and information to help you make the best choices possible. Our Mortgage Loan Officers are ready to sit down with you to review just how much you can save with a Bethpage mortgage.

In addition to saving on monthly payments and over the life of your loan, a Bethpage mortgage can provide you with the caring service that only a credit union can provide its member-owners. If you have family members or friends who have become frustrated with the big banks, I hope you will introduce them to Bethpage. Everyone can bank at Bethpage, and take advantage of our great rates and service, whether they are on Long Island, in New York City or beyond. Much of our growth over the years has been from referrals of satisfied members. One of our member-owners had this to say about our mortgage process:

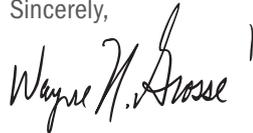
"The Loan Officer was very knowledgeable, efficient, responsive and went the extra yard to help secure the loan. Closing team was also efficient and thorough. All staff were very personable and made me feel comfortable throughout the process. A recommendation has already been made to a colleague."

- Christopher (Recent Home Buyer)

As we also enter the home improvement season, I encourage you to let us help you with financing those projects. When you look at loans, it is important to look at rate, fees, and terms. Our Home Equity Line of Credit has flexible terms and no closing costs, and hundreds of members have taken advantage of our great rate so far. Bethpage cares about getting you a loan that fits your needs, and our representatives are happy to answer all of your questions about the loan process.

Let me also take this opportunity to invite you and your family to join us this Memorial Day weekend at Jones Beach as we sponsor the **Bethpage Air Show** once again. As we celebrate the summer, we also take this time to recognize those who made the ultimate sacrifice to protect our freedom. Watch performances by the United States Thunderbirds and other talented aerial teams.

Sincerely,



Wayne N. Grossé
President & Chief Executive Officer



Your home-buying guide.

Purchasing a home is one of life's most exciting milestones; it's also an experience that can be filled with emotion, and one that requires patience and careful planning. If your dream is to purchase and own your home, Bethpage is here to help. The mortgage process can be overwhelming but it doesn't have to be. Whether you've already found your dream home or you're still looking, we've created the guide below to help you through the major steps.

Here are the key steps you'll encounter on the journey to your dream home:

1 Ready to find a home.

Get a pre-qualification letter from Bethpage.

A pre-qualification letter will show sellers how much you can spend, based on a financial and employment background check.

Start shopping for a home.

A lot of work and consideration goes into finding your new home. Take time to think about what you want, what you need and what you can afford.

Make an offer.

After finding the perfect home, you can use the pre-qualification letter to make an offer. Unless you are paying in cash, many sellers will not accept an offer without it.



Get a home inspection.

The inspection, done after your offer has been accepted, can identify potential issues with the home, but also evaluates the longevity and stability of your investment.

2 Ready to buy a home.

Submit a loan application.

Applying for a mortgage with Bethpage will provide you with great rates and a dedicated, caring loan officer to answer any questions you may have.



Once you submit your application, you'll start receiving email notifications from Bethpage regarding the status of your application during each step of the loan process. Here are some of the updates you will receive:

Appraisal.

We order an appraisal to confirm the value of your potential home based on comparable properties in the neighborhood. This gives you peace of mind that the home is worth what you are paying for it.

Underwriting review.

We review your application and property to ensure they meet the requirements for the type of financing you've requested.

Loan processing.

We verify your employment, credit and assets.

Final approval/clear to close.

We make a final check of your entire application to be sure all is in order. Once your loan has been approved, a closing date can be scheduled by your attorney. You will have the opportunity to review the loan to confirm your terms and monthly payments.



Closing.

All parties in the transaction meet to sign the closing documents with settlement agents and attorneys. **You get the keys to your new home and can start moving in!**

Are you ready for a new home? Get started at lovebethpage.com/mortgages.

Now Hiring: Mortgage Loan Officers!

We're expanding our Mortgage Originations team in the tri-state area.

Bethpage is ranked one of New York's Best Places to Work!

Call or email today:

Lisa Milano *HR Recruiter*

516-349-4253 | lmilano@bethpagefcu.com

Amanda Shatel *HR Recruiter*

516-349-6878 | ashatel@bethpagefcu.com



Bethpage mortgage options.

Finding the right fit for your home.

Just like homes, mortgages come in all shapes and sizes. Finding the right one depends on your financial needs and goals. At Bethpage, we offer a range of mortgages to help you make the best choice for buying your new home. Here are some key facts about our mortgage options:

	FIXED RATE	ADJUSTABLE RATE MORTGAGE (ARM)	FHA
USE	Best for those who want predictable monthly mortgage payments.	Best for those who plan to refinance or sell their home in the future.	Best for those who have limited funds and cannot make a significant down payment.
DOWN PAYMENT	A minimum down-payment as low as 3%. <i>Private Mortgage Insurance (PMI) required when borrowing over 80% of home's value.</i>	Best for down payments between 10-20% or higher. <i>Private Mortgage Insurance (PMI) required when borrowing over 80% of home's value.</i>	A minimum down payment as low as 3.5%. <i>Private Mortgage Insurance (PMI) required.</i>
MONTHLY PAYMENT	Fixed monthly payments (principal and interest) that don't change.	Low initial rate and monthly payment. Rates and monthly payments that adjust after a scheduled time.	Fixed and predictable monthly payments (principal and interest) that don't change.
TERMS	10-year, 15-year, 20-year and 30-year terms available.	3, 5, 7, or 10-year terms available. A lifetime cap on rate adjustments that is limited to 6% over the initial rate.	15-year or 30-year terms available.
TYPE OF HOME	<ul style="list-style-type: none"> • Single-family home • Condominium • Co-op* • Planned unit development townhouse • Multi-family home with one to four units 	<ul style="list-style-type: none"> • Single-family home • Condominium • Co-op* • Planned unit development townhouse • Multi-family home with one to four units 	<ul style="list-style-type: none"> • Single-family home • Condominium • Planned unit development townhouse • Multi-family home with one to four units
PURCHASE OR REFINANCE?	Available for purchase or refinance.**	Available for purchase or refinance.**	Available for purchase or refinance.**

JUMBO Mortgage: Available for those who require a larger loan size, between \$424,100 to \$5 million, for one to four unit properties. Bethpage offers Fixed Rate and Adjustable Rate JUMBO Mortgages for purchase or refinance.

*Co-op purchase limited to Nassau, Suffolk, Westchester or Rockland counties, or the five boroughs of NYC.

**Purchase or refinance not offered in Texas.

Primary residence and second homes only. Rates and terms subject to change without notice. Other rates and terms available. All offers of credit are subject to credit approval; applicants may be offered credit at higher rates and other terms. Principal and interest payments only. Taxes, insurance and other costs will result in a higher monthly payment. For loans greater than 80% loan-to-value, private mortgage insurance is required. Maximum loan-to-value ratio 95%, cash out refi 80%. 5% minimum down payment required on purchase transactions.

Let us help you find the perfect mortgage.

Consider it our housewarming gift!

5/1 ADJUSTABLE RATE MORTGAGE

3.375%

3.539% APR*

Mortgage rates change daily.

- Great rates, low fees and flexible terms
- Low down payment options
- Free rate lock, Free pre-qualification
- Purchase or refinance



For more great rates, visit lovebethpage.com or call 800-628-7070.

The maximum loan amount for a conforming mortgage for a primary residence single unit home is \$424,100. Mortgages above that amount are considered jumbo mortgages. The APR for jumbo loans is based on the specified loan amount and on varying LTVs less than 80%. Actual rates may vary depending on your specific terms. Rate quotes are not guaranteed until you submit a full application and sign a rate lock agreement.

The rates and points displayed are subject to change without notice. Additional factors that may not have been considered may affect your final rate. This is not a commitment to make a loan, nor is it a guarantee that you will receive these rates or points if you are approved for the loan. Loans above 80% LTV may require private mortgage insurance (PMI). In some instances PMI can be avoided, please contact a Mortgage specialist to see if PMI needs to be a requirement of your mortgage. Rates and points can be locked only after your completed loan application is received.

Ready to buy a home? Get started at lovebethpage.com/mortgages, or call 800-628-7070 for today's great rates.

Why get a Home Equity Line of Credit?

Unlock the value of your home and explore the possibilities.

Homeownership has advantages beyond the potential resale value down the road. As you pay down the mortgage on your home, you can take advantage of the equity you've built with a Bethpage **Home Equity Line of Credit (HELOC)**.

A Bethpage HELOC works like a credit card. Your available balance is based on the equity in your home and is ready to use when you need it.

Unlike a Home Equity Loan or personal loan, this revolving line of credit doesn't close after it's paid off.

As you repay the balance on your Bethpage HELOC, the funds become available for you to use again. Accessing funds is as simple as writing a check, making an online transfer, or taking a cash advance at a Bethpage branch.

Some common uses of a HELOC:



Home improvement projects



Debt consolidation



Student loan or tuition payments



Major purchases (weddings, cars, etc.)



Emergency or "rainy day" funds

**Quick,
easy and
no closing
costs.**

*It's the least we
can do for our
neighbors.*

HOME EQUITY LINE OF CREDIT[†]

Fixed for one year.

**2.99%
APR***

Prime for life, thereafter. Currently:

**4.00%
APR****

- No closing costs - save up to \$7,500
- No application fee
- Low initial draw

800-628-7070
lovebethpage.com

*APR = Annual Percentage Rate. For one year, Prime for life, thereafter. Home Equity rates and terms accurate as of 03/30/2017 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. Above estimated savings in closing costs are based on a \$500,000 loan and actual savings may vary. Closing costs paid by Bethpage must be repaid by the borrower(s) if line is closed within first 36 months. The introductory rate is 2.99% 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 any Bethpage account for the monthly payment on the account. The introductory rate only applies to loans that have not had an introductory rate within the past five years. 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%). If the borrower does not qualify for the introductory rate, an advance of \$25,000 is required, maintain this balance for 12 months, and have automatic transfers from a Bethpage personal savings and checking account in order to avoid a rate adjustment to the non-introductory rate. Published rates and terms based on primary homes. Consult your tax advisor regarding deductibility of mortgage interest. Home Equities not offered in TX.

**Prime rate as of 03/30/2017 = 4.00% as published in the Wall Street Journal.



Bethpage 2017 Home Equity Line of Credit (HELOC) Grill Sweepstakes*

Start your summer off right with a grill for your barbecues and a HELOC to make your dreams a reality!

When you apply and close on a Bethpage HELOC by June 24, 2017, you'll automatically be entered in a random drawing for a chance to win a **Weber® Performer® Deluxe charcoal grill**.

For official sweepstakes rules, visit lovebethpage.com/rules.



*The 2017 HELOC Grill Sweepstakes entry period begins on Monday, April 10, 2017 and ends on Saturday, June 24, 2017 at 2:00pm ET. Up to 50 Weber® Performer® Deluxe charcoal grills will be distributed. Limit one (1) entry per household. No purchase or payment necessary to enter or win. A purchase will not increase your chance of winning. Void where prohibited by law or regulation. Participants must be 18 years of age or older at the time of entry. 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.

WEBER, the kettle silhouette, the kettle silhouette, and PERFORMER are registered trademarks of Weber-Stephen Products LLC. 1415 S. Roselle Rd., Palatine, IL 60067 Used with permission. All rights reserved.

Interested in a Bethpage Home Equity Line of Credit? Learn more or apply today at lovebethpage.com/heloc or at your local Bethpage branch.

Save money on your home or auto insurance.

Bethpage has you covered.

Bethpage members report saving an average of **\$588 or more per year*** when they switch their Auto & Home insurance to Insurance Agency of Bethpage!

To receive a hassle free quote, call **866-719-9682**, or visit bethpagefcu.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 06/01/2015 to 12/31/2015 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.



Introducing... My Money 101.

Bethpage Financial Education Program.

As a credit union, we are committed to your financial well-being. So we've partnered with EverFi (a financial education leader) to provide you with **My Money 101**.

Start building towards a great financial future with our free interactive learning modules. Whether you want to learn how to manage your finances or just refresh your financial know-how, *My Money 101* has something for you!



Learn from a range of topics:



Banking Basics

- Checking Accounts
- Credit Cards
- Credit Scores & Reports
- Overdraft



All About Loans

- Auto Loans
- **Home Ownership**
- **Mortgages**
- Financing Higher Education



Build Your Savings

- Savings
- Investments
- Saving for Retirement
- Social Security
- 529 Plans



Tools & Tips

- Taxes
- Insurance
- Identity Protection

Enroll today at lovebethpage.com/mymoney101.

The reviews are in, *My Money 101* is the best investment you can make in yourself!

★★★★

"I wish I had this when I was growing up"

"I didn't expect it to be so easy."

"I'm making sure my kids take this before going to college"



The first investment you should make is in yourself.

Michelle LaTorre
Executive Administrator



Community events.

Member advocacy programs.

In the aftermath of the financial crisis, banking regulations were put in place to reign in the large banks and Wall Street Investment firms. Credit unions and community banks were caught up in the one size fits all approach taken by Congress. With a new administration, banking regulations are under review. This allows credit unions to educate our lawmakers on the **Credit Union difference** and advocate on behalf of our membership. However, no lobbyist can be as effective as the collective voice of credit union members.

Bethpage will be participating in a **national member advocacy program** for various initiatives that we support in Washington. Our goal is to inform our member-owners of the issues that affect Bethpage and by extension, you. We will be sending email communications throughout the year to keep you informed of campaigns.

As a not-for-profit cooperative, we return our profits to our members through new branches, great rates, low or no fees, surcharge free ATM networks and the latest technology. Increased regulations have created a burden on credit unions that reduce the benefits we can give our members. Currently excessive regulations cost credit unions nationwide \$7.2 billion per year, which translates to a cost of \$71 to each member.

Members of Congress on both sides of the aisle are rolling up their sleeves to help middle-class Americans and regulatory relief is on their agenda. The **Campaign for Common-Sense Regulation** is the newest member education program being implemented by credit unions nationwide. The goal of Common-Sense Regulation is to remove the one size fits all regulatory barriers that put credit unions together with the large banks.



Our members are our greatest resource and we need you to ask Congress for Common-Sense Regulations. If you agree that it's time for Congress to overhaul excessive regulation of credit unions, make your voice heard by visiting lovebethpage.com/community/member-advocacy. Under "Common-Sense Regulation" you can find more details on the campaign and how to take action. If you have any questions, please email communications@bethpagefcu.com.

Financial Seminar Series.

Throughout the year, Bethpage provides educational seminars to meet the needs of our members. For the next series of seminars, we invite you to join us for more information on home lending.

Home Buyer Education, presented by CDC of LI
Thursday, April 20, from 6PM – 8PM



First Time Home Buyer Seminar
Thursday, May 25, from 6PM – 8PM

Pre-Approval Seminar
Thursday, June 22, from 6PM – 8PM



All seminars will take place at 899 S. Oyster Bay Road, Bethpage, NY 11714.

To RSVP, call 866-832-9275 or email homeloans@bethpagefcu.com.



Bethpage Air Show.

The Bethpage Air Show at Jones Beach is back this Memorial Day weekend!

Featuring the United States Air Force Thunderbirds.

🕒 Saturday, May 27
Sunday, May 28
12PM – 5PM

Free admission. \$10 vehicle fee.

For more information, visit www.bethpageairshow.com.

Bethpage Annual Meeting.

As our member-owners, we want you to stay informed about all things Bethpage. Our **Annual Meeting** is a great opportunity for you to ask us questions and make recommendations that can help enhance the member experience. Join us!

🕒 Thursday, April 27
6PM

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

To RSVP, call 516-349-4254 or email cdour@bethpagefcu.com.

Members First.

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Branch Locations.

Telephone Service Center: M-F: 7:30AM - 7PM | Sa: 8AM - 2PM  800-628-7070

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

Bay Shore (Open Sundays)

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

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 (Open Sundays)

King Kullen - 120 Veterans Hwy.
M-F: 10AM-6PM
Sa: 10AM-4PM
Su: 11AM-4PM

STILL OPEN!

East Northport[†]

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

Elmont[†]

1633 Dutch Broadway
M-Th: 8:30AM-6PM
F: 8:30AM-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 (Open Sundays)

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

LIU Post

Hillwood Commons
720 Northern Blvd.
M-Th: 11M-2PM
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

Manhattan

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

NEW HOURS!

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*

Valley Stream (Open Sundays)

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

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*

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

**Drive-Up access is the same hours as main lobby. † Indicates branch has coin machine access.

• Branch has relocated.

For a Shared Branch near you, please visit www.co-opcreditunions.org



Over 650 Surcharge-Free ATMs, including the following locations:



Membership conditions may apply.



Federally Insured By NCUA