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**FREE Tax Help Offered By Bethpage Federal Credit Union
With *Volunteer Income Tax Assistance (VITA)* Program Now in 6th Year**

The Bethpage VITA program provides free income-based assistance for filing 2008 tax returns

(Bethpage, NY...January 23, 2009) Soon after the holidays, 2008 year-end wage and earnings reports will be arriving in households across Long Island and Bethpage Federal Credit Union (Bethpage) will once again offer free tax return assistance to low- and moderate- income households — those individuals with 2008 incomes below \$40,000.00 or joint filers with combined incomes below \$42,000.00. The program is available at Bethpage branch locations beginning in February 2009.

The Volunteer Income Tax Assistance (VITA) program is offered by Bethpage as a part of its mission to help Long Islanders in need and to assist in the financial education of those confused by tax laws, credits and deductions. Bethpage will offer VITA services at its Bay Shore, Central Islip, Elmont, Farmingdale, Freeport, Hempstead, Massapequa and Riverhead branches on Wednesday evenings and Saturday afternoons beginning February 4, 2009 and continuing through April 15th.

Bethpage's VITA services will also provide accounting students from various Long Island universities and colleges with supervised 'real time' experience in the preparation of tax returns as part of their skills training.

For more information, including directions to participating branches, the Wednesday and Saturday hours at each branch, as well as details on what papers to bring, visit Bethpage Federal Credit Union online at: <https://www.bethpage.coop/communityschedule.asp>. Information is also available by calling (800) 628-7070. Bilingual Tax Assistors are available. It is not necessary to be a credit union member.

“VITA is a positive program whereby those who cannot afford to pay for tax preparation assistance receive help from qualified volunteers eager to share their knowledge,” said

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Bethpage Community Development AVP Robert Suarez who manages the Bethpage VITA program, “We are pleased to be in our sixth year providing this needed service.”

Under the guidelines of the program, Bethpage coordinates the services of volunteers -- trained by the Internal Revenue Service (IRS) to electronically prepare specific forms, including, among others, 1040EZ, 1040A, and 1040 -- to work with qualifying residents to file income tax returns. Many volunteers are Bethpage employees, giving their time after hours.

“It is important to get out the word about the VITA program in these difficult economic times when many can really benefit from free tax preparation,” said Linda Armyn, Bethpage Vice President of Corporate Development & Government Affairs. “Our Bethpage volunteers not only provide assistance free-of-charge, but educate qualified taxpayers regarding savings eligibility through Earned Income Tax Credit (EITC), Child Tax Credit, and Credit for the Elderly.”

In addition to qualifying by income, all those interested in using the VITA program to file 2008 tax returns must bring the following materials for review to the volunteers at the participating branches: the year’s tax package of wage and earnings statements (Form W-2), all interest statements (Form 1099-INT), the year’s stimulus amount received, and all other income and expense information. Taxpayers should also bring a social security card and picture identification when they visit a participating Bethpage VITA site. Both spouses must be present to file taxes electronically on a married, filing jointly, tax return.

Bethpage Federal Credit Union is an e-file site where taxpayers can file their income taxes electronically. E-filers get their refunds twice as quickly as those using paper returns and in as little as 10 days when they choose Direct Deposit. Taxpayers who do not have a direct deposit account and wish to receive payment in this format can open a Bethpage account when filing their taxes.

Bethpage Federal Credit Union is a full-service, financial cooperative, offering a wide range of consumer products and services as well as investment, insurance, and small business services. A responsible corporate citizen dedicated to the quality of life on Long Island, Bethpage takes a leadership role in addressing issues, from housing to education. Bethpage maintains branches in Bay Shore, Bethpage, Central Islip, Commack, Elmont, Farmingdale, Freeport, Glen Cove, Hempstead, Huntington, Levittown, Lynbrook, Massapequa, Melville, North Babylon, Port Jefferson, Riverhead, and Smithtown with no-surcharge ATM access at 29 Shared Service Centers, King Kullen Grocery Stores, 7-Eleven Convenience Stores, Walgreen’s Pharmacies and Costco Wholesalers.