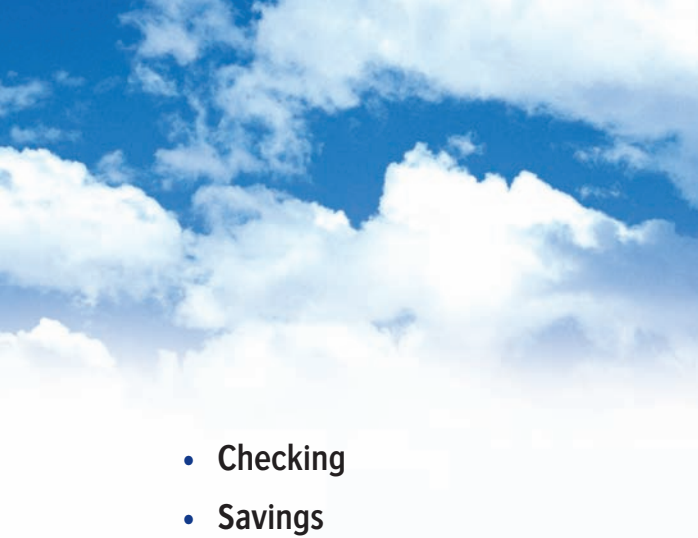




Banking That Can
Change Lives

- 
- Checking
 - Savings
 - Mortgages
 - Home Equity Loans & Lines
 - Auto Loans
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 - Retirement Plans
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Federal Credit Union

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Your savings are federally insured to at least \$100,000 by the National Credit Union Administration, a U.S. Government Agency



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And The Equal Credit Opportunity Act

*Membership is open to everyone who lives, works, worships or attends school in Nassau County and Suffolk County (with the exception of Southampton, East Hampton and Shelter Island). Share account with \$5 minimum balance required.



Checking
That Makes a Difference



Bethpage
Federal Credit Union

MA-358
(3/07)

Better Benefit Checking

Our Best Checking Account FOR ONLY \$3.00 A Month

Free Checking PLUS

- Free Checks
- Interest on all Balances
- No Fee Wire Transfers
- No Fee Auto Transfer from Savings or Line of Credit
- No Fee Money Orders
- Free Foreign ATM Transactions
We won't charge you when you use another ATM!
The owner of the ATM may impose a fee.
- Free Visa® Check Card
- No Minimum Balance; No per Check Charges
- Free Internet Banking and Bill Payment

Plus all the following savings:

\$10,000 Travel Accidental Death Insurance

You're protected with \$10,000 Travel Accidental Death Insurance when you travel by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Estimated Annual Value of \$36

Local and National Dining Savings

Enjoy savings of up to 50% at hundreds of dining establishments ranging from upscale restaurants to casual family eateries, for catering, take-out, and delivery.

Estimated Annual Value of \$100

Payment Card & Personal Identity Protection

If you ever lose a registered credit, debit, or ATM card, simply call 1-877-CARD123 toll-free and all your card issuers will be notified for you. Should you become an identity theft victim, you are eligible for reimbursement of up to \$1,000 in direct costs associated with recovering your identity.

Estimated Annual Value of \$30

Car Rental Discounts

Members enjoy savings of 10-25% on car and RV rentals. Participating providers include Alamo, Avis, Budget, National, and Cruise America.

Estimated Annual Value of \$20

Travel, Hotel, and Recreation Discounts

Save up to 50% at over 15,000 hotels in popular destinations worldwide. Enjoy easy online access to discounts at properties such as Hilton, Sheraton, Residence Inn by Marriott, Holiday Inn, and many more! Enjoy preferred rates at several of the nation's largest condo resort rental companies. Also, take advantage of discounts on golf and ski vacation packages, airfare, theme park admissions, sporting event tickets, movie tickets and many other exciting activities.

Estimated Annual Value of \$150

Local Services Discounts

Save up to 50% on professional services including dry cleaning, business services, photography, house cleaning, lawn care, and home security. In addition, you'll enjoy discounted rates on various automotive services such as engine repairs, oil changes, new tires, bodywork, and more!

Estimated Annual Value of \$25

Pharmacy Savings Program

Conveniently save on prescriptions with your discount card or order through the mail. Enjoy significant savings with your prescription discount card at over 57,000 participating pharmacies. Or use the mail order pharmacy service for savings and convenience!

Estimated Annual Value of \$100

Vision Savings Program

Save up to 60% on eyeglasses and contact lenses at thousands of retail optical locations nationwide and by mail. Members also receive discounted medical eye examinations and save up to 25% on surgical procedures, including LASIK.

Estimated Annual Value of \$50

Hearing Savings Program

Save 15% on over 70 models of hearing aids through a nationwide network of hearing care offices. Purchases are backed by the BelCare™ program, which includes free inspections, cleanings, and adjustments. Enjoy the benefits of savings on Beltone hearing products, plus scheduled maintenance and follow-up for your hearing aids.

Estimated Annual Value of \$25

- Free Checks with Direct Deposit
- Up to 10 Free Foreign ATM Transactions per month with Direct Deposit
The owner of the ATM may impose a fee.
- Free Visa® Check Card
- No Minimum Balance; No per Check Charges
- Free Internet Banking and Bill Payment

\$5,000 Travel Accidental Death Insurance

You're protected with \$5,000 Travel Accidental Death Insurance when you travel by automobile or licensed common carrier (scheduled airline, bus, taxi, and train).

Travel and Hotel Discounts

Save up to 50% at over 15,000 hotels in popular destinations worldwide. Enjoy easy online access to discounts at properties such as Hilton, Sheraton, Residence Inn by Marriott, Holiday Inn, and many more! Enjoy preferred rates at several of the nation's largest condo resort rental companies and save 10-25% on car and RV rentals. Enjoy savings of up to 50% at hundreds of dining establishments.

Additional Discounts

Preferred rates at several of the nation's largest condo resort rental companies. You'll enjoy discounts of up to 50% at over 2,000 golf courses, and savings at top ski resorts, as well as theme parks, zoos, museums, and other family attractions. Also, receive discounts on movie tickets.

Joining is Easy

Stop by any Bethpage branch and sit down with one of our representatives. We will quickly answer your questions and open an account that fits your lifestyle.

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With your Better Benefit Checking or Free Checking Plus account, you'll receive a special membership card with your name and membership number. Once you sign up, your membership card will allow you to access your benefits 24 hours a day, 7 days a week. Just go to www.bethpagefcu.com and enter the membership number on the front of your card.