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FOR EMPLOYEES

Bethpage Bank@Work Program

It's your money. Join Bethpage and get the service and products your hard work deserves.



As an employee of a company that participates in the Bethpage Bank@Work program, you will receive the combined benefits of convenience, great rates, and extraordinary service. Learn more about Bethpage Bank@Work products and corporate business partner offerings below.

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EXCLUSIVE OFFER: Direct Deposit Incentives

Earn up to \$100 when initiating direct deposit with your new Bethpage account.

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- Direct Deposit must be initiated within 3 months of Bethpage Bonus Checking account open date
- Initial direct deposits of over \$100 will be considered a full direct deposit, and will be accredited \$100 to the Bethpage Bonus Checking account on the next business day after initial deposit
- Initial direct deposits of \$25-\$99 will be considered a partial direct deposit, and will be accredited \$25 to the Bethpage Bonus Checking account on the next business day after initial deposit

[Contact Business Development to get started »](#)

Free Checking Account

With the Bethpage bonus checking account you will pay **NO FEES** and earn **1.00% APY*** interest.

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Mortgage Loans

Let us help you fulfill the dream of home ownership by making your mortgage lending process as smooth as possible with some of the lowest rates in today's market.

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Home Equity Loans

A Bethpage Home Equity Loan gives you access to funds based on the equity of your home with rates as low as 2.99%†.

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EXCLUSIVE OFFER

Earn Up To \$100

Earn up to \$100 when initiating direct deposit with your new Bethpage account.

[GET STARTED](#)

HELPFUL DOCUMENTS

[Loan Application](#)
[Account Signature Form](#)
[Youth Form](#)
[Custodial Form](#)
[Insurance Agency of Bethpage Brochure](#)

MEET THE TEAM

[Lawrence Trivigno](#)
[Kevin McKenna](#)
[Chris Croken](#)
[Chris Labita](#)
[Justin Merk](#)
[Kyle Caravousanos](#)
[Toriann Gullo](#)
[Gene Garay](#)
[Oniel Cruz](#)



Consumer Loans

Bethpage offers unsecured personal loans and personal lines of credit for which no collateral is needed.

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Credit Cards

Save On Purchases And Pay NO-FEE ON Balance Transfers with one of our 3 great 2.99% APR** Introductory Rate Credit Cards.

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Auto Loans

Let Bethpage steer you in the right direction with our great new and used auto loan rates.

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Insurance Agency of Bethpage

Special rates available through Bethpage Federal Credit Union. For a free homeowners or auto insurance quote call 800-628-7070.

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Bethpage Financial Education Program

Build a great financial future for yourself with free, short, and easy interactive learning modules.

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* Bethpage Bonus Checking Annual Percentage Yield (APY) is 1.00% effective 5/18/2017 and is subject to change without notice. Interest will be posted monthly for each month that member is signed up for Online Banking with eStatements, receives direct deposit and makes 10 point-of-sale debit card transactions.

**APR=Annual Percentage Rate. Rates and terms accurate as of 5/18/2017. The 2.99% APR Introductory rate is good for 12 months from the date that your new credit card account is opened on balance transfers and purchases; does not apply to cash advance. There is a 3% or \$5 minimum transaction fee for cash advance transactions. After 3 late payments the introductory rate no longer applies. Valid for new credit cards only. After this promotion period, your APR will be 8.40% - 22.40%, based on creditworthiness. Membership conditions may apply. 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. The maximum ANNUAL PERCENTAGE RATE will not exceed 18.00%, or the rate permissible under the Federal Credit Union Act, whichever is less.

***Annual Percentage Yield (APY) effective 5/18/2017 and is subject to change without notice. Dividends are compounded daily, from day of deposit to day of withdrawal. Fees or other conditions could reduce earnings. Minimum balance to open account and certain restrictions may apply. Account activity restrictions may apply. \$50.00 minimum balance to open account and earn APY unless otherwise noted. Penalties may be imposed for early withdrawal. APY assumes dividends remain in the Certificate. Membership conditions may apply.

† APR = Annual Percentage Rate. For one year, Prime for life, thereafter, Home Equity rates and terms accurate as of 5/18/2017 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 1 year for loans with a maximum 75% Loan-to-Value (LTV), and members who take an initial draw of \$25,000, maintain this balance for one (1) year, and have automatic transfers from any Bethpage account for the monthly payment on the account. If member does not take an initial draw of \$25,000, there will be a rate adjustment to the non-introductory rate. Published rates and terms based on primary homes, New HELOCs only. The introductory rate only applies to loans that have not had an introductory rate within the past five years. Consult your tax advisor regarding deductibility of mortgage interest. Loan amounts over \$500,000 may be available on a case-by-case basis to qualified applicants and are not eligible for the discounted introductory rate at any time and the borrower(s) will be responsible for all closing costs related to loan value over \$500,000. Home Equities not offered in TX. Prime Rate as of 5/18/2017

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