

HOME EQUITY LINE OF CREDIT

*APR = Annual Percentage Rate. For two years, Prime for life, thereafter. Rates and terms accurate as of 07/01/15 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 may 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. HELOC is a variable rate product with a maximum APR of 18%. The introductory rate is 2.49% APR for 2 years for 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. New HELOCs only. Prime rate as of 07/01/15 = 3.25%. Home Equities not offered in TX. \$5.00 minimum share account required. Membership conditions apply.

AUTO

**APR = Annual Percentage Rate. Payment illustrated is based on a new car rate of 1.89% APR. Rates and terms accurate as of 07/01/2015 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. Rate is based on 60 month term and maximum LTV of 115%. Membership conditions may apply. No fee for refinancing an existing auto loan from another financial institution. Existing Bethpage auto loans can be refinanced with the following guidelines: One percent (1%) of the principal balance being refinanced is required to be paid. This fee must be paid up front and cannot be a part of the refinanced amount. New rates and terms may apply and are subject to credit approval. There is no time restriction of how soon refinancing can be done after initial auto loan is disbursed. \$5.00 minimum share account required. Membership conditions apply.

BETHPAGE CREDIT CARD

***APR = Annual Percentage Rate. Rates and terms accurate as of 07/01/2015. The 2.99% APR Introductory rate is good for 12 months on balance transfers and purchases from the date that your new credit card account is opened. Valid for new credit cards only. After this promotion period, your APR will be 8.15% - 22.15%, 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. \$5.00 minimum share account required. Membership conditions apply.

DIRECT DEPOSIT

∞ Promotional funds deposited into new checking account is considered interest and will be reported on IRS form 1099-INT. Taxes are the responsibility of the member. Offer may be withdrawn without prior notice.

DIRECT DEPOSIT

†† This promotion is open to all members with a Bethpage checking account who refer a friend to open a Bethpage Bonus Checking account. This offer may be withdrawn without prior notice. Share Account with \$5 minimum balance is required before a checking account can be opened. "Refer a Friend" promotional payments will be deposited only after a member referral opens a checking account. Members are limited to 10 referrals, for a total payout of \$250.

††† These programs are exclusive to the Long Island LGBT Network.