



The Island's Best Cash Back Credit Card is Here!

Great news! The Island Best Rewards Credit Card now gives you the option to redeem your Rewards Points for Cash as well as Merchandise, Gift Cards or Travel!

This is how it works:

Use the Island Best Rewards Credit Card for all your shopping, monthly bills or subscriptions and earn ONE point for every DOLLAR you spend. For example, if your monthly spending equals \$625, you'll earn 7,500 points in 12 months.

Then, you can redeem those points as you choose. You can select Cash, Gift Cards, Merchandise, or Travel options. If you redeem those 7,500 points for cash, you'll get \$75.00.

Plus, if you open a new Island Best Rewards® Credit Card, you'll get 10,000 points, redeemable for \$100.00, just for opening the account.



The Best Rewards World MasterCard® Credit Card

- ✓ As low as 10.20%^{APR*} on all balances - one of the lowest rates around for a Rewards card
- ✓ Island Rewards Program
 - 10,000 FREE Points
 - Earn one point for every dollar you spend.
 - Redeem for Cash, Gift Cards, Merchandise or Travel
- ✓ No Balance Transfer Fee*
- ✓ No Annual Fee*

Apply NOW and start earning points on all your holiday shopping. Redeem them to buy yourself a gift in 2017!

Online at islandfcu.com • At any Island branch

*APR= Annual Percentage Rate. Rates effective 10/5/2016. Rate and terms are based on the Prime Rate plus a margin which is determined by the applicant's credit history. Variable rate APR ranging from 10.20% to 16.00%. Current Prime Rate 3.50%. Rates are the same for purchases and balance transfers. No annual fee, no balance transfer fee. Cash advance fee 2% of the amount of each transaction, \$10. minimum fee. Foreign transaction fee 1% of each transaction in US dollars. All Credit MasterCard's are subject to credit approval, +Membership eligibility applies.



Federally Insured by NCUA



Message from the President

We have the word 'banking' in our tagline, 'Catch the Wave to Better Banking,' however; Island Federal Credit Union is definitely not a bank. We're a credit union. As a member-owned financial institution, Island offers benefits that a bank – any bank, any size – simply can't match:

- **We have better rates and fewer fees than a bank.** Island's 'owners' are comprised of our members so all 'profits' we earn are returned to you in the form of better rates and enhanced services. Banks, on the other hand, share their profits with outside shareholders, not their customers.
- **We deliver extraordinary service no matter the size of your account balance.** Every single Island account holder is also an owner of the credit union. Our Island team never loses sight of who we work for: YOU.
- **Our Board represents the interest of Island's members.** Island's Board of Directors is comprised of non-paid Volunteers who bank here just like you. Their sole mission is to ensure that Island continues to provide the best financial products and remains the safe and secure financial institution it has been for more than 60 years.
- **We serve our Community.** Island is committed to the community we serve as exemplified by the Island Federal Credit Union Scholarship program, our sponsorship of The Long Island Run For The Warriors®, support of the Stony Brook Children's Hospital and other ways we strive to improve the lives of Long Islanders. We are not required to support our community; Island does it because that's who we are.

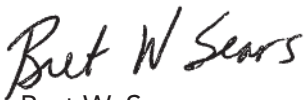
That's the Credit Union difference!

Island Refer A Friend Program

We strongly believe that there is no better place to bank on Long Island than Island Federal Credit Union and hope you feel the same way!

That's why we launched the Island 'Refer a Friend' program. If you refer your friends and family (who are not already Island members) who then open a Simply Free Checking account with Direct Deposit, you and your friend will be rewarded with a bonus. See the insert in this newsletter.

Thank you for your membership. We greatly appreciate you recommending Island to your friends.



Bret W. Sears
President/CEO



OUR ISLAND COMMUNITY

Thankful Thursdays Food Drive

Thursday, October 20 – Thursday, November 17

Island will be collecting non-perishable food donations for Long Island Cares at our branches. Thank you in advance for your generous contributions.



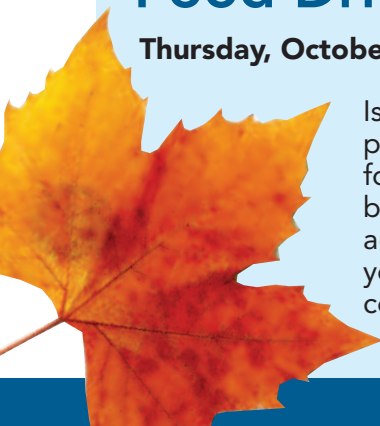
Run For The Warriors

Saturday, November 12
Lindenhurst, New York

Island proudly supports the 9th Annual Long Island Run For The Warriors®, the primary local fundraiser for Hope For The Warrior®.

Visit hopeforthewarriors.org or email run4warriors@islandfcu.com to learn more.

The mission of Hope For The Warriors is to enhance the quality of life for post-9/11 service members, their families, and families of the fallen who have sustained physical and psychological wounds in the line of duty.





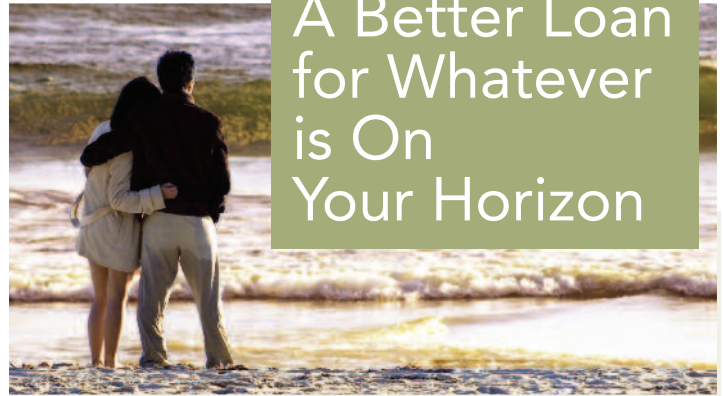
Look for the Island ATM at all Stony Brook Seawolves Football Games

Of course, it's free for all Island members! Also, please stop by to say hi to the Island staff at our booth before the game. Free giveaways and more.
#Go Seawolves

Keep Accounts Active

After three years, NYS Abandoned Property Law requires Island to transfer abandoned money to the NYS Comptroller's Office of Unclaimed Funds. The Comptroller serves as the custodian of unclaimed funds until they're claimed by the rightful owners. We appreciate your help in reaching these members:

PEDRO J ACEVEDO	BARBARA L CRAMER	ZACKARY ORTOLANO
INDIA L ALSTON	STEPHEN A GILLESPIE	ROSEMARY PIZZUTO
SERGE BEAUZILE	CARLOS GUZMAN	FRANCES V PRIES
THOMAS BLESSINGER	WALTER K KREIG III	VIOLA RYAN
MILDRED BRYANT	JAMES F LAWLER	JOSEPHINE SANTIAGO
GEORGE CANCEL JR	KIM METZGER	VANESSA ANN SMITH
VELMA W CLARK	DOROTHY A OCONNOR	CECILIA W WONG



A Better Loan
for Whatever
is On
Your Horizon

Need funds for home improvements...college tuition... or to pay piles of credit card bills? An Island Home Equity Line of Credit lets you borrow at one of the lowest rates around to lower your payments and give you peace of mind.

Home Equity Line of Credit

As low as **1.49%** APR* first 12 months

Then Prime for Life

Island-Easy Ways to Apply:

- Online at islandfcu.com (you can apply for any loan except mortgages online)
- At any Island branch (we're open until 7pm on Thursday and until 3pm on Saturday)

*APR=Annual Percentage Rate. Rates effective 10/5/2016. Rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rate and other terms and conditions. Homeowners insurance required on all loans secured by real property; flood insurance may also be required. Home Equity Line of Credit is a variable rate product with a maximum APR of 16%.



Island Rates Beat the Banks!

	18-Month Certificate	60-Month Certificate	HELOC	72-Month Auto Loan (New/Used)	# Branches	# Surcharge Free ATMs
Island	1.10% APY ¹	1.65% APY ¹	As low as 1.49% APR first 12mo. Then Prime +0% ²	1.99% APR ³	5,000+	55,000
Bank of America	.07% APY	.15% APY	4.15% APR	N/A	4,861	16,220
Capital One	.20% APY	.60% APY	4.49% APR	1.99% APR / 2.89% APR	840	2,000
TD Bank	.50% APY	1.00% APY	4.00% APR	N/A	1,326	1,300

Competitive rates and other information as of 9/30/2016 from Informa or published sources. Island branches include Shared CU Locations. ATMs indicate Allpoint Network.

*APY = Annual Percentage Yield APR=Annual Percentage Rate. Rates effective 10/5/2016. Rates and terms subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rate and other terms and conditions. Loan rates featured are the lowest for the product advertised. Homeowners insurance required on all loans secured by real property; flood insurance may also be required. Membership eligibility applies. Membership requires a \$1 minimum share account. (1) Minimum balance to open \$1,000 for regular; \$500 for youth certificate. Early withdrawal penalties apply. (2) 1.49% fixed introductory rate. After introductory period, your APR will vary with the market based on the Prime Rate. Prime Rate currently 3.50%. Other rates and terms available. Home Equity Line of Credit is a variable rate product with a maximum APR of 16%. (3) 2012 vehicles or newer for 72 month term; other terms available for older vehicles.

REFER A FRIEND



Refer Friends to open an ISLAND
Simply FREE Checking account
and get as much as a **\$500 Bonus***



islandfcu.com



631-851-1100



Catch the Wave to Better BankingSM

Refer A Friend – Earn up to a \$500 Bonus*

It's easy....simply complete this coupon, have your friend bring your completed coupon in to any Island Federal Credit Union branch to open a new *Simply FREE Checking* account with Direct Deposit and each of you earn a \$50 Bonus*.

Current Member: (to be completed by you)

Name _____

Address _____

City _____ State _____ Zip _____

Phone # _____ Email Address _____

Referral: (to be completed by Island)

New Member's Name _____

New Member's Member #: _____

Email Address _____

This coupon must be presented at an Island branch to be eligible for the \$50 Bonus. Photocopies of this coupon are acceptable.*

The Referral Bonus promotion is open to all Island Federal Credit Union members in good standing, who refer a friend to open an Island Simply Free Checking account. To receive the referral bonus the new account must remain in good standing and receive a recurring monthly direct deposit, for a minimum of six months. A direct deposit is an electronic deposit such as payroll, pension or government benefit and excludes one-time electronic credits such as tax refunds or deposits from other financial institutions. After the above requirements have been completed, we will deposit the bonus in the referring and new member's savings accounts. Members are limited to ten (10) referrals for a maximum referral bonus of \$500.00. New members can receive only one new checking account bonus. Checking account offer is not available to existing Island Federal Credit Union members. Not available to fiduciary accounts or those whose accounts have been closed within 90 days or closed with a negative balance. Bonuses are considered interest and will be reported on IRS form 1099-INT. An Island share account with a \$1.00 minimum balance is required. This promotion cannot be combined with any other promotion and is subject to change without notice. Island employees and immediate family living in the household of the Island employee are not eligible to receive a Referral Fee.

* Membership eligibility applies. Accounts are subject to approval. Offer expires 12/31/2017.

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Simply the Best!

Every financial institution claims to offer the best checking account, but only ISLAND has Simply Free Checking. Everything you want in a checking account.....

Debit MasterCard®	FREE
ATMs	55,000+ Surcharge-FREE
Online Banking	FREE
Mobile Banking & App	FREE
Mobile Bill Payer	FREE
Popmoney®	FREE (Distribution fees for Popmoney apply)
Mobile Check Deposit	FREE
UChooseRewards®	FREE
Card Valet®	FREE
Digital Wallet	FREE
E-statements	FREE
24/7 Telephone Banking	FREE
Dividends on balances	\$2,500+
1st Order of Checks	FREE
Overdraft Line of Credit	Available with a rate as low as 5.75% ^{APR*}

Without those annoying fees and minimums:

Minimum balance	None
Monthly Fee	None
Limit on number of checks you write	None

Open a Simply Free Checking account in minutes:



Online



At any branch

*APR = Annual Percentage Rate. Rates effective as of 10/1/2016. Variable rate APR based on the Six-Month Treasury bill plus a margin rounded to the nearest ¼ %. Line of credit limits available from \$500 up to \$10,000. Minimum monthly payment is 3% of outstanding principal balance or \$20, whichever is greater. Loan payments automatically transferred from your Island checking account on the last day of each month.

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PRSRT STD
U.S. Postage
PAID
Permit No. 66
West Chester, PA



120 Motor Parkway
Hauppauge, NY 11788

"Tap & Pay" Now Available!

Island is the first local credit union in the area to offer a choice of Apple Pay, Samsung Pay and Android Pay FREE for all its Debit Card holders.



We Make Every Penny Count



All Island members have access to FREE coin counting machines at every branch.

Mark Your Calendar...

Veterans DayFriday, November 11, 2016
Thanksgiving DayThursday, November 24, 2016
Christmas Day (holiday).....Monday, December 26, 2016
New Year's DayMonday, January 2, 2017
Dr. Martin Luther King Jr. BirthdayMonday, January 16, 2017

All offices will be closed.

BOARD OF DIRECTORS

Shirley R. WatsonChairman
Edward G. Doster.....Vice Chairman
Timothy P. KiernanTreasurer
John F. AdragnaSecretary
John J. Brody.....Director
Denis A. Burgoyne.....Director
Richard A. RappDirector
Paul F. Scollan.....Director
Tina M. Spy.....Director

EXECUTIVE STAFF

Bret W. Sears.....President/CEO
Craig A. Booth.....VP/Chief Information Officer
John McGregorVP/Retail Delivery
Randy J. WileyVP/Chief Financial Officer
Paul D. Young.....VP/Chief Operating Officer

OFFICES

Hauppauge Main Office
120 Motor Parkway
Hauppauge, NY 11788

Bellmore
2752 Sunrise Highway
Bellmore, NY 11710

Hicksville
85 East Old Country Road
Hicksville, NY 11801

Massapequa
824 Hicksville Road
Massapequa, NY 11758

Stony Brook University
Student Activities Center*
Health Sciences Center*

Riverhead
1071 Old Country Road
Riverhead, NY 11901

Sayville
4820 Sunrise Highway
Sayville, NY 11782

Selden
920 Middle Country Road
Selden, NY 11784

* Restricted access

islandfcu.com

📞 **Island Anytime 24/7**
631-851-1100
1-800-475-5263

📞 **TouchTone Teller**
631-851-1111
800-383-5537

💻 **EFT Routing Number**
221475896

🏢 **Office Hours**
Monday, Tuesday, Wednesday
8:30 a.m. - 4:30 p.m.

Thursday
8:30 a.m. - 7:00 p.m.
Friday
8:30 a.m. - 5:00 p.m.
Saturday
8:30 a.m. - 3:00 p.m.



(For SBU branch hours, check website.)



Surcharge-free ATMs at:



Federally Insured by NCUA

