Island offers Two Simple, Easy Ways to get the Cash You need to improve your home….and your life.

Whether you need money for home improvements, college expenses or debt consolidation, Island makes it easier and more affordable to access the equity in your home right now. Choose between:

- Adjustable Rate Home Equity Line of Credit
- Fixed Rate Home Equity Loan

A simple, easier way to invest
- 401(k) Pension Rollovers
- Investment & Retirement Planning
- Retirement & IRAs
- Fixed & Variable Annuities
- And more

To learn more about Island Financial Services, visit the link on our website, islandfcu.com/investments.

- No Closing Costs*
- Tax Deductible Interest**
- Apply Online at islandfcu.com or in Person at any branch

Mark Your Calendar...

<table>
<thead>
<tr>
<th>Event</th>
<th>Date</th>
</tr>
</thead>
<tbody>
<tr>
<td>Memorial Day</td>
<td>Monday, May 29, 2017</td>
</tr>
<tr>
<td>Independence Day</td>
<td>Tuesday, July 4, 2017</td>
</tr>
<tr>
<td>Labor Day</td>
<td>Monday, September 4, 2017</td>
</tr>
<tr>
<td>Columbus Day</td>
<td>Monday, October 9, 2017</td>
</tr>
<tr>
<td>Veterans Day</td>
<td>Saturday, November 11, 2017</td>
</tr>
<tr>
<td>Thanksgiving Day</td>
<td>Thursday, November 23, 2017</td>
</tr>
<tr>
<td>Christmas Day (Holiday)</td>
<td>Monday, December 25, 2017</td>
</tr>
</tbody>
</table>

To set up an appointment with a financial advisor, George K. Mouradian, call 631-656-1787.

Check website. (For SBU branch hours, please call 641-298-4000.)

**Interest may be tax deductible (consult your tax advisor).

**Loan-to-value restrictions may apply. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. Membership eligibility applies. +APR=Annual Percentage Rate. Rates and terms accurate as of 4-4-2017 and are subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit by different rates. ILFCU is a Federal Credit Union, a not-for-profit financial cooperative. National Capital Credit Union is a federal credit union. 120 Motor Parkway Hauppauge, NY 11788

Federally insured by NCUA.

Mark Your Calendar...

- Set up an appointment with a financial advisor
- George K. Mouradian
- george.mouradian@runamutual.com
- 631-656-1787

Catch the Wave to Better Banking

islandfcu.com
Message from the President

Who among us doesn’t wish that life was just a bit less complicated? While Island can’t simplify all aspects of your life, we can do something about your banking.

We call it Island Style. A simpler, easier way of banking. Here are just a few of the ways that Island makes banking easier:

- A variety of savings, loan and mortgage products so we can serve all your financial needs right here.
- Simple account-opening at the branch or online.
- Straightforward, easy-to-understand rates and terms for all products.
- Limited fees. Full disclosure of any fees we require.
- More than 55,000 surcharge-free ATMs nationwide, so there’s no reason to pay an ATM fee EVER!
- Easy-to-use Mobile Banking, where you can do all routine banking, including checking balances, paying bills and depositing a check by taking a picture.
- To make things even EASIER: Helpful, service-oriented staff to answer your questions 24/7.

With this member-oriented focus, Island has continued to grow by all measures. We ended 2016 with over $1.2 billion in Assets, a 14% increase versus 2015. Deposits topped $905.2 million while Loans rose to over $628.4 million.

Thank you to all our members for your ongoing support of Island Federal Credit Union. You too have helped to make us the best place to bank on Long Island. Please remember to recommend Island to all your friends and family.

Bret W. Sears
President/CEO

Island Beats the Banks!

<table>
<thead>
<tr>
<th>Product</th>
<th>Island</th>
<th>Capital One</th>
<th>Chase</th>
<th>People’s United</th>
<th>TD Bank</th>
</tr>
</thead>
<tbody>
<tr>
<td>60-Month Certificate</td>
<td>2.25%</td>
<td>0.60%</td>
<td>0.25%</td>
<td>0.90%</td>
<td>0.65%</td>
</tr>
<tr>
<td>Fixed Rate Home Equity Loan (10 years)</td>
<td>3.74%</td>
<td>5.25%</td>
<td>N/A</td>
<td>4.25%</td>
<td>4.74%</td>
</tr>
<tr>
<td>Best Rate Credit Card</td>
<td>8.70%</td>
<td>13.70%</td>
<td>N/A</td>
<td>10.74%</td>
<td>13.49%</td>
</tr>
<tr>
<td>72-Month Auto Loan (Pre-owned)</td>
<td>2.09%</td>
<td>2.34%</td>
<td>2.24%</td>
<td>2.29%</td>
<td>N/A</td>
</tr>
<tr>
<td># Surcharge Free ATMs</td>
<td>55,000</td>
<td>2,000</td>
<td>15,500</td>
<td>400</td>
<td>1,300</td>
</tr>
</tbody>
</table>

Deposit Rates listed are highest offered. Loan rates are lowest offered. Competitive rates as of 4/21/2017 from Informa or published sources. Island ATM indicates Allpoint ATMs.

Our Mortgage Rates

Say Welcome Home

It is no surprise that more Long Islanders are turning to Island for their mortgage needs as Island offers:

- A full menu of Fixed and Variable rate Mortgage products with extremely competitive rates.
- Some of the lowest closing costs around.
- A dedicated Island Home Lending professional at your side from application to closing.

Is Your Account Information Up-to-date?

The years have gone by since you opened your account. Your family has grown. Have you updated your account information to reflect those changes? Probably not!

Please stop by an Island branch to ensure that your Account holder, Beneficiary and Insurance designations are current. It will only take a few moments.

First time Homebuyers – Be sure to ask us about Island’s exciting new program to help you make your first home purchase.

Thank You

Thanks to the generous support from our Members and Staff, we raised approximately $4,000 towards the purchase of a custom hand cycle to be donated to a disabled veteran. Your kindness is greatly appreciated.

Island Provides Funds to Long Island Cares, Inc. for their Outreach

While most Long Islanders enjoy a comfortable life, there are thousands of our neighbors who struggle for their next meal. We are grateful to our friends at Long Island Cares whose mission is to address hunger on Long Island. Island has made a $30,000 donation to Long Island Cares to fund their homeless outreach program to allow them to continue to help some of the most vulnerable in our community.

It’s Not Just Country Anymore… Island Concert Series

For the 4th consecutive year, the Island Concert Series is back at the Pennysaver Amphitheater in Farmingville. This year, it has been expanded to include contemporary and classic pop acts as well as the country stars.

All summer long, you can enter to win tickets to every show at all Island branches. For each show, one lucky winner will be selected to win a “VIP Experience” including a Meet & Greet with the headliner. Watch for the Concert Schedule on islandfcu.com as well as posted at all branches.
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### Adjustable Rate Home Equity Line of Credit
- **Rate**: 2.49% APR+
- First 24 Months - Then Prime Rate
- Convenient Access to Funds

### Fixed Rate Home Equity Loan
- **Rate**: 3.74% APR+
- Flexible Repayment Terms 12 to 120 Months
- Rate is locked in for the length of the loan

Both Feature
- No Closing Costs
- Tax Deductible Interest
- Apply Online at islandfcu.com or in Person at any branch

#### Home Equity Line of Credit
- Nostar Credit line options make it convenient to access money when you need it.
- **Rate**: 2.49% APR+
- The line of credit remains available while you make the required payments.
- On-time payments reduce the APR. Ongoing promotion subject to change.

#### Home Equity Loan
- **Rate**: 3.74% APR+
- Flexible Repayment Terms 12 to 120 Months
- Rate is locked in for the length of the loan

#### Restrictions
- Membership eligibility applies.
- New loans only.
- **Interest may be tax deductible (consult your tax advisor).**