

Maximize Your Tax Refund!

If you are receiving a 2017 tax refund, don't let it just sit there! Reinvest it in an Island Certificate account. Choose among Island's Best Certificates, including:



11-MONTH CERTIFICATE SPECIAL

2.00%
APY¹

15-MONTH CERTIFICATE SPECIAL

2.10%
APY¹

30-MONTH CERTIFICATE SPECIAL

2.50%
APY¹

LIMITED TIME OFFER! \$1,000 minimum for regular; \$500 for youth.

Stop by an Island branch or visit islandfcu.com to open a Certificate in minutes!

Federally Insured by NCUA

Dream it! Achieve it!

The Mortgage that Makes It Possible

100% Mortgage Financing

- 100% Loan to Value Conventional Mortgage
- Fixed Rate or Adjustable Rate Products available
- Purchase only

Borrower Eligibility²

- Single-family, primary residence, in Nassau/Suffolk counties
- Minimum FICO® Credit Score: 700

Want to learn more? Stop by any branch or speak to our Home Lending Department.



Rates and terms effective as of 3/8/2018 and subject to change without notice. (1) APY=Annual Percentage Yield. (2) Membership eligibility applies. Borrower required to pay their own closing cost (no gifts, seller concessions or grants permitted). FICO® scores below 740 may require additional costs. No late payments to any creditors within the last 12 months. Maximum loan amount \$453,100. All offers of credit are subject to credit approval. No townhouses, condos or co-ops. Hazard insurance is required on all loans secured by real property; flood insurance may also be required. Private Mortgage Insurance required on all loans. Loan payments must be automatically transferred from an Island checking account. Additional terms and conditions may apply.



Time to Trade in Your Wheels?

Want a new Jeep® to cruise to the beach or a sturdy pre-owned sedan for your recent graduate? No matter which you choose, you get the same low rate for an Island AnyCar loan.

- Current rates as low as **2.24%^{APR*}** up to 72 months**
- Same low rate for new or pre-owned vehicles
- 100% financing on most new and pre-owned vehicles

Give us a call and get pre-approved even BEFORE you buy. Or apply online at **islandfcu.com**.

Membership eligibility applies. *APR=Annual Percentage Rate. Rates effective 3/7/2018. All rates and terms are subject to change without notice. All offers of credit are subject to credit approval; applicants may be offered credit at higher rate with other terms and conditions. Loan rate featured is the lowest for the product advertised. **2011 vehicles or newer for 72 month terms.

ISLAND IN THE
COMMUNITY

Island Scholarship Program

Island Federal Credit Union will award \$50,000 in Scholarships to local high school seniors in May 2018.

It's easy to apply, simply visit

islandfcu.com/island-scholarship.aspx

or any Island branch. Deadline to apply is Friday, April 20, 2018.



Key Dates to Remember

Scholarship application Deadline
Friday, April 20, 2018

Homebuyer Seminar, Riverhead
Saturday, April 21, 2018

Annual Meeting, Main Office
Wednesday, April 25, 2018

Memorial Day – All offices closed
Monday, May 28, 2018

Check out the full event calendar on islandfcu.com.



631-851-1100 • islandfcu.com

Hauppauge Main Office
120 Motor Parkway
Hauppauge, NY 11788

Massapequa
824 Hicksville Rd
Massapequa, NY 11758

Selden
920 Middle Country Rd
Selden, NY 11784

Office Hours
Monday, Tuesday, Wednesday
8:30 a.m. - 5:00 p.m.
Thursday, Friday
8:30 a.m. - 6:00 p.m.
Saturday
8:30 a.m. - 3:00 p.m.

Island Anytime 24/7
631-851-1100

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

EFT Routing Number
221475896

Bellmore
2752 Sunrise Highway
Bellmore, NY 11710

Riverhead
1071 Old Country Rd
Riverhead, NY 11901

Stony Brook University
Student Activities Center**
Health Sciences Center**

** Restricted access

(For SBU branch hours, check website.)

Hicksville
85 East Old Country Rd
Hicksville, NY 11801

Sayville
4820 Sunrise Highway
Sayville, NY 11782



Surcharge-free ATMs at:



Federally Insured by NCUA

