

**Island Federal Credit Union
Membership Eligibility**

The field of membership shall be limited to those having the following common bonds:

1. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in Nassau County, New York or the following portions of Suffolk County, New York: Town of Huntington; Town of Babylon; Town of Smithtown; Town of Islip; Town of Brookhaven; the Poospatuck Reservation; Town of Riverhead; or Town of Southold;
2. Members of record of the CWA Long Island Federal Credit Union #22209 as of June 30, 2013
3. Regular members of the following locals of Communications Workers of America;

Local 1104, in Nassau County, New York, Local 1106, in Queens County, New York, Local 1108 in Suffolk County, New York, Local 1109 in Kings County, New York, Local 1102 in Staten Island, New York, Local 1105 in Bronx, New York

4. The following has been added effective October 1, 2018, as a result of the merger of Bay Ridge Federal Credit Union:
 1. Members of the Liberty Association of N.Y., Inc. in Brooklyn, New York,
 2. Employees of the Brooklyn Economic Development Corporation who work in Brooklyn, New York; employees of Executive Charge, Inc. who work in Brooklyn, New York, including those employees who work regularly under contract to Executive Charge, Inc. who work in Brooklyn, New York;
 3. Employees or volunteers of The Guild for Exceptional Children, Inc. who work in Brooklyn, New York;
 4. Employees of the Bay Ridge Center who work in Brooklyn, New York; employees of the Long & Delosa Construction Group, Ltd., who work in Brooklyn, New York;
 5. Members of the Christopher Council No. 4257 Knights of Columbus and the Ladies Auxiliary of the Christopher Council No. 4257 Knights of Columbus located in Brooklyn, New York, who qualify for membership in accordance with their bylaws in effect on November 5, 1999;
 6. Members of the Brooklyn Consumer Federation Name Change 12/20/11 in Brooklyn, New York who qualify for membership in accordance with the association's bylaws in effect on June 13, 2000;
 7. Employees of Federal Bureau of Prisons who work in or are paid from the Metropolitan Detention Center in Brooklyn, New York;
 8. Employees of Bay Ridge Volvo-American, Inc. who work in Brooklyn, New York;
 9. General members of the Bravo Volunteer Ambulance Service, Inc. in Brooklyn, New York who qualify for membership in accordance with Article 3, Section 1 A of the association's constitution in effect as of April 8, 1999;
 10. Members of record of Regalbuto Federal Credit Union as of the effective date of merger; members of the Italian Society Regalbuto of Mutual Assistance (Sociata' Operaia Di Mutuo Soccorso Regalbuto), New York, New York;
 11. Employees of HealthPlus who work in, or are paid or supervised from Brooklyn, New York;
 12. Employees of St. Patrick's Roman Catholic Church who work in Brooklyn, New York;
 13. Employees of St. Athanasius Church who work in Brooklyn, New York; employees of HeartShare Human Services of New York, who work in, or are paid, or supervised from Brooklyn, New York;

14. Members of record of the Brooklyn Longshoremen's Federal Credit Union as of the effective date of merger; regular members of Locals 1814, 1171, 1277, 1716, 958, and 976-4 (members of the Maritime Port Council), International Longshoremen's Association, in Brooklyn, New York, who qualify for membership in accordance with their constitutions and bylaws as of the effective date of this amendment; employees of the above locals: employees of the Brooklyn Longshoremen's Medical Center which provides medical service for the above locals;
15. Employees of Adelphi Academy who work in, or are paid or supervised from Brooklyn, New York;
16. Persons who live, work, worship, or attend school in, and businesses and other legal entities located in:
 - Brooklyn Community District #7 which is bordered by Gowanus Bay, 15th Street, Prospect Park Southwest, Caton Avenue, Fort Hamilton Parkway, 37th Street, 8th Avenue, Long Island Railroad, and Bay Ridge Railroad Yards,
 - Brooklyn Community District #10 which is bordered by Upper New York Bay, Bay Ridge Railroad Yards, Long Island Railroad, 14th Avenue, Bay 8th Street, and Lower New York Bay,
 - Brooklyn Community District #11 which is bordered by Bay 8th Street, 14th Street, 61st Street, McDonald Avenue, Avenue U, 26th Avenue, and Gravesend Bay,
 - Brooklyn Community District #13 which is bordered by Gravesend Bay, 26th Avenue, 86th Street, Shell Road, Avenue Y, Coney Island Avenue, Corbin Place, and Lower New York Bay, or
 - Brooklyn Community District #15 which is bordered by McDonald Avenue, Avenue P, Kings Highway, Nostrand Avenue, Marine Park, Gerritsen Beach, Plum Beach, Sheepshead Bay, Manhattan Beach, Corbin Place, Coney Island Avenue, Avenue Y, 86th Street, and Avenue U,

a local community that meets the underserved area definition of §109(c)(2) of the Federal Credit Union Act;

17. Members of I.L.A. Local 824 in New York, New York who qualify for membership in accordance with its charter and bylaws in effect on April 24, 2007;
18. Employees of the Federation of Italian American Organizations of Brooklyn, Ltd. who work in or are paid from Brooklyn, New York;
19. Members of record of Independent (NY) Federal Credit Union (formerly Independent Credit Union) as of the effective date of merger; employees of and owner operators who regularly work under contract to All City Corporate Transportation, Inc. who work in or are paid or supervised from Bronx, New York; employees of and owner operators who regularly work under contract to Charge and Ride, Inc. who work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to Communicar, Inc. who work in or are paid or supervised from Glendale, New York; employees of and owner operators who regularly work under contract to Dial Car, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Fleet Radio Dispatch Corp. who work in or are paid or supervised from Woodside, New York; employees of and owner operators who regularly work under contract to Inta-boro Acres, Inc. who work in or are paid or supervised from Ozone Park, New York; employees of and owner operators who regularly work under contract to Skyline Credit Ride, Inc. who work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to UTOG Two Way Radio, Inc. who work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to Vital Transportation, Inc. who

work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to XYZ Two Way Radio, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Executive Charge, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Concord Limousine, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Big Apple Car, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Apex Car & Limo Service, Inc. who work in or are paid or supervised from Brooklyn, New York; employees of and owner operators who regularly work under contract to Gold Seal Car & Limousine, Inc. who work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to Group Americar Transportation, Inc. who work in or are paid or supervised from New York, New York; employees of and owner operators who regularly work under contract to Prime Time Transportation, Inc. who work in or are paid or supervised from Long Island City, New York; employees of and owner operators who regularly work under contract to Valera Global, Inc. who work in or are paid or supervised from Long Island City, New York; employees of Margaret Teitz Nursing and Rehabilitation Center who work in or are paid from Jamaica, New York;

20. Employees of and volunteers and students attending Xaverian High School in Brooklyn, New York;

Members of record of Bay Ridge Federal Credit Union as of the effective date of the merger;

Also included are spouses of persons who died while within the field of membership of this credit union, volunteers in the community, employees of this credit union, members of their immediate family or household, and organizations of such persons.