

SFCU is a Go Direct® Community Ambassador!



The U.S. Department of the Treasury's Go Direct® campaign recognized Suffolk Federal Credit Union as a Go Direct Community Ambassador for actively encouraging senior citizens, people with disabilities and other federal benefit check recipients to switch to direct deposit.

Now it's more important than ever for us to promote the benefits of direct deposit. The Treasury Department recently announced that all federal benefits and non-tax payments must be delivered electronically, according to a new rule. Beginning May 1, 2011, anyone applying for federal benefit payments must receive their payments electronically from the first payment.

To learn more about the Go Direct campaign and the change to the way federal benefits will be delivered, talk to your branch manager or visit www.GoDirect.org.

Picture This...

Refer a New Member and Get a FREE Digital Camera!*

Individuals, families and businesses can benefit from the world-class products, services and rates offered by Suffolk Federal Credit Union. We've been serving Suffolk County residents for more than 40 years and our doors are open to your friends and family members.

For each person you refer to Suffolk Federal Credit Union, you'll receive a 12-megapixel digital camera, and each new member will receive an MP3 player just for joining!



Camera Features:

- 12 megapixel
- 8x zoom
- 2.4" LCD display
- Video camera mode
- TV output
- Micro SD card slot



MP3 Features:

- 4GB media player
- 1.5" LCD screen
- Holds 2,000 songs;
- Holds 15 hours of video
- Digital FM radio
- Voice recorder

To refer someone for Suffolk Federal Credit Union membership, have the new member stop in to any one of our six convenient branch locations with a member referral form.

* The new member must be new to Suffolk Federal Credit Union and open a Free Checking or Max Money Checking account with a minimum initial deposit of \$100 and it must be maintained for 60 days. During the first 60 days of membership, the new member must pay four bills through SFCU's Online Bill Pay, or use their SFCU Check Card for four signature-based purchases, OR take out a loan with SFCU. Rewards will be recovered by the Credit Union if the new member fails to maintain the minimum \$100 balance or complete the four required transactions. Referral rewards may be subject to taxation. Other terms and conditions may apply. This offer may be canceled or modified at any time without prior notice. Membership in Suffolk Federal Credit Union requires a Share Savings account with a \$5 minimum balance, and one must live, work, or worship in Suffolk County, NY to be eligible for membership.



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Daniel Murphy, Member
Todd Johnson, Member
Joseph Blaettler, Member

631.924.8000

MAIN

1.866.774.2384

OUTSIDE AREA CODE

631.924.2616

FAX

www.suffolkfcu.org



HOURS OF OPERATION ALL BRANCHES

LOBBY

Mon. - Thurs. 8:30am - 5:00pm
 Fri. 8:30am - 6:00pm
 Sat 9:00am - 2:00pm

DRIVE-THRU

Mon. - Fri. 8:00am - 6:00pm
 Sat 9:00am - 2:00pm

CALL CENTER

Mon. - Thurs. 8:30am - 5:00pm
 Fri. 8:30am - 6:00pm
 Sat. 9:00am - 2:00pm

COMMACK

6150 Jericho Turnpike
 Commack, NY 11725

ISLANDIA

1282 Motor Parkway
 Islandia, NY 11749

MEDFORD

3681 Horseblock Road
 P.O. Box 9005
 Medford, NY 11763

MILLER PLACE

Aliano Shopping Center
 691 Route 25A
 Miller Place, NY 11764

RIVERHEAD

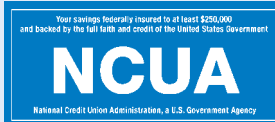
Route 24 at Enterprise Zone Dr.
 Riverhead, NY 11901

WEST BABYLON

Shoprite Shopping Center
 50-108 Route 109
 West Babylon, NY 11704



**Surcharge FREE ATM's
at King Kullen &
7/11 Locations**



Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. National Credit Union Administration, a U.S. Government Agency



West Babylon Branch



Better Banking for Everyone

May 2011

Outlook

▶▶▶ Mobile Banking Coming Soon!

We are enhancing our mobile banking services to help our members stay connected to their credit union accounts 24/7. New state-of-the-art features allow high-speed banking from any cell phone, smart phone or any other wireless device with WML (Wireless Markup Language). Plus, it's easy to use — just log in and start banking! No special downloads required.

Look what you can do with mobile banking:

- **Access Accounts:** Get real time information 24/7.
- **Transfer Funds:** Including one-time and recurring transfers.
- **Pay Bills:** View payees, schedule payments and check payment status/history.
- **Checking:** See cleared and pending checks, and even stop a check payment.
- **Account History:** Get payment, deposit and transaction histories.
- **iPhone-optimized browsing;** Also includes Android Interface and iPad Interface.



For more information on using the enhanced mobile banking features, stop in to any one of our six convenient branch locations or call 631-924-8000.

▶▶▶ Cruise Down the Road to Savings!



Dealer inventories are high and loan rates are low, so don't miss this opportunity to save on a new set of wheels.

Check out these low rates:

New Autos as low as 2.50% APR*
 Pre-owned autos as low as 3.35% APR*

Apply for your auto loan today! Applications may be completed at any SFCU branch, by calling 631-924-8000 or online at www.suffolkfcu.org.

*APR = Annual Percentage Rate. Rates and terms are accurate as of 04/22/11 and are subject to change without notice. Rates shown are available for loans with Direct Deposit/Payroll Deduction. Loan requests are subject to credit approval. Applicants who are not approved at these rates or terms may be offered credit at a higher rate and/or different term. Please see an SFCU representative for additional information, applicable fees and terms. For every \$1,000 borrowed @ 2.5% APR for 60 months the payment will equal \$17.75. For every \$1,000 borrowed @ 3.35% APR for 60 months the payment will equal \$18.12.

Suffolk Federal Credit Union takes pride in offering members affordable auto loans, so you get the car you want at a rate that's right for your budget. The time is right for spring savings on new and used cars!

▶▶▶ Get a Fixed Rate Home Equity Loan With NO Closing Costs



Suffolk Federal Credit Union you can take advantage of our great low, fixed-rate that includes affordable fixed-rate monthly payments. Plus, we'll even pay the closing costs on loan amounts up to \$150,000!*

FEATURES:

- Lump sum payment with a fixed rate for the life of the loan
- Loan is available on primary and non-primary residences
- Minimum Loan Amount: \$20,000
- Maximum Loan Amount: None
- Maximum Loan to Value (LTV): 80% of appraised value less outstanding mortgage amount

For current rates call 631-924-8000 or stop into any one of SFCU's six convenient branch locations.

A home equity loan is a great way to get cash for paying down debt, paying for home improvements, a wedding, or a new car. With a home equity loan from

*Suffolk Federal Credit Union will pay closing costs on loan/line amounts up to \$150,000 on properties in New York State only. If you pay off and close your loan less than three years from loan origination date, you will be required to reimburse all closing costs paid by Suffolk Federal CU. For Loan/Line amounts up to \$150,000, closing costs are estimated at \$1,200. Available on 1-4 family primary or secondary residences, excluding mobile homes, co-ops and homes for sale, under construction or on leased land. Hazard insurance is required. Consult a tax advisor regarding the deductibility of interest. Please see an SFCU representative for additional information, applicable fees and terms.

▶▶▶ Save More with a Fixed Rate Personal Loan

Fixed rate as low as 8.90% APR*

Life is full of financial surprises. So whether you need money to make home improvements, pay medical bills or consolidate high-interest credit card debt, Suffolk Federal Credit Union has the right loan for you.

SFCU members can take advantage of a traditional Personal Loan with a low fixed rate and flexible terms:

- Maximum loan amount \$20,000
- Minimum loan amount: \$500
- Fees: None
- Maximum term: 60 months

FEATURES:

- Fast approval
- Convenient, automatic payments available
- Discounted rate with Direct Deposit
- No prepayment penalty

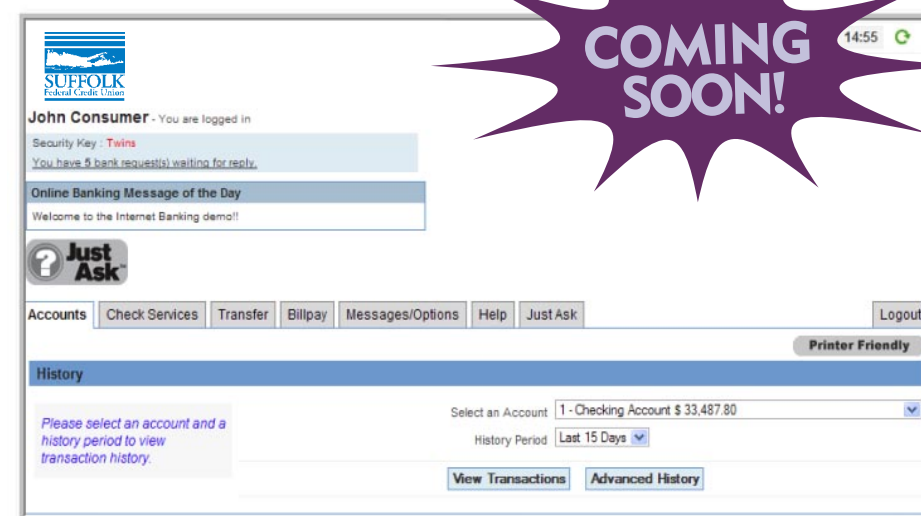
*APR=Annual Percentage Rate. Rate shown is for a loan with Direct Deposit/Payroll deduction. Rates are accurate as of 04/22/11 and are subject to change without notice. All loan requests are subject to credit approval and income verification. Applicants who are not approved at this rate or term may be offered credit at a higher rate and/or different term. For every \$1,000 borrowed at 8.90% APR for 60 months, the monthly payment will equal \$20.71.

To apply, call 631-924-8000, stop into any one of our six convenient branch locations, or complete your application online at suffolkfcu.org.



Online Banking is Better at SFCU!

Check out our fresh new look!



SFCU's New Online Banking Interface

Our members asked for enhanced online banking capabilities and we listened! Suffolk Federal Credit Union is proud to announce that new, upgraded online banking features will be available starting in June.

Here's a sneak preview of some of the great features:

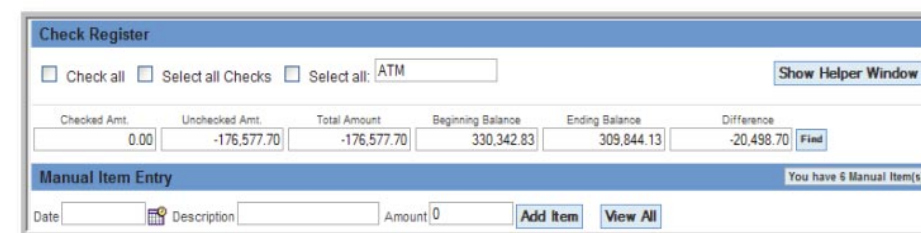
Just Ask: "Just Ask" is a search engine designed to help you find items and services faster.

Personal Financial Management: Allows the account holder to create and view budget information. The data is organized by categories established by the account holder. Reporting is done by graphs, balance sheets and charts.

Check Register: Keep a running balance of totals.

Loan Payment Coupon Printing: Print a single loan coupon for an upcoming payment for home equity and mortgage loans. This feature automatically fills the loan number and address details along with the coupon mailing address.

Account Alerts: Enhanced feature allows account alerts to be set as recurring. Account alerts can be set to a finite number of alerts sent. Account alerts now include a memo field.



SFCU's New Online Banking Check Register



HOLIDAY CLOSING

All SFCU branches will be closed Monday, May 30 in observance of Memorial Day. The credit union will reopen Tuesday, May 31.

Protect Yourself From



Millions of Americans are affected each year by identity theft. In the wake of this terrible crime, victims are left with the costly and difficult task of reclaiming their names and cleaning up the financial mess. Identity theft occurs when someone assumes your identity by using your personal or financial information to open bank, credit card or other accounts in an attempt to commit fraud or theft.

Protect yourself against credit card identity theft:

- Guard your Social Security number.
- Protect your passwords and PINs.
- Manage your personal information at home.
- Be cautious with credit cards wherever you use them.

Avoid email identity theft:

- Don't download attachments or click on links in emails from unknown senders.
- Don't send personal information by email.
- Use a secure, encrypted website when entering personal or financial information.
- Use anti-virus software on your PC or laptop.
- Add a firewall to your computer.

If you become a victim, act quickly:

- Contact the credit bureaus.
- Contact your creditors and financial institutions.
- Contact local and government authorities.
- Maintain good records of affected accounts.

The Defensive Driving Class

The next Defensive Driving class will be held at the Medford branch on two consecutive Saturdays – Saturday, June 18 and Saturday, June 25, from 9:30 am - 12:30 pm.

A course fee of \$25 will be collected by the instructor. Space is limited, so make your reservation today by calling 631-924-8000.

