

Suffolk Federal

OUTLOOK

This Season Visit Our New
Port Jefferson Branch!

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WINTER 2018

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Suffolk Federal Outlook Editor:
Krista Svedberg
VICE PRESIDENT OF MARKETING

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President's Message

Welcome

Long Island Community Federal Credit Union



Dear Credit Union Members,

It is my pleasure to announce that Suffolk Federal has merged with Long Island Community Federal Credit Union of Port Jefferson, which has now become our tenth branch location! Suffolk Federal's solid financial position with assets in excess of \$1 billion and more than 59,000 members in Suffolk County will provide enhanced services, stronger banking options and new opportunities to LICFCU members.

This strategic merger is a wonderful initiative for both financial institutions with similar values which allows us to leverage and diversify our amenities to provide greater access to products and services for all members.

We are thrilled to provide Suffolk Federal's outstanding and unparalleled opportunities to the members of LICFCU and we welcome them to the Suffolk Federal family.

The wonderful employees of LICFCU are also now part of our valuable team here at Suffolk Federal, bringing their wealth of financial knowledge to current and new membership! They will continue to serve the Port Jefferson community offering the same personalized level of member service as they always have.

Be sure to visit our newest branch located on the campus of St. Charles Hospital, 200 Belle Terre Road in Port Jefferson, and welcome our new members and staff. Receive a Free Gift* when you stop by. We look forward to seeing you!

Sincerely,

Ralph D. Spencer, Jr.

President & CEO, Suffolk Federal



*While supplies last.



Membership is open to anyone who lives, works, worships, attends school or regularly conducts business in Suffolk County, NY as well as immediate family members of current membership.

MasterCard® Debit... Shop with Greater Peace of Mind



Fantastic reasons to use your debit card...

Automatic Bill Pay.

Use your debit card for recurring bill payments, so you'll never forget to pay a bill, and you can ditch the late fees.

CardValet®

Real-time usage alerts help you manage the debit cards in your wallet by using the phone in your pocket.

Digital Wallet

Pay with your Smartphone online, within apps and in stores.

EMV Chip Technology

24/7 monitoring provides the most secure purchase experience possible.

MasterCard's® Zero Liability

Protects you against unauthorized purchases when you select credit instead of debit at the register.

Surcharge-free ATMs Nationwide

Yes, surcharge-free!

When was the last time you got excited about your debit card? Well, we've got news for you! The Suffolk Federal MasterCard® Debit Card with FREE Advantage Checking has special perks created to help you make the most of your purchasing power.

Earn rewards in two ways, with signature-based purchases: When combined with other Suffolk Federal services, your debit card can help you earn higher dividends on your checking account. Plus, you earn rewards points for spending. These points are redeemable for merchandise, travel, events, merchant gift cards and more.

uChoose Rewards

With Suffolk Federal's MasterCard® Debit Card

Suffolk Federal's uChoose Rewards® program rewards you for making signature-based purchases using your Suffolk Federal MasterCard® Debit Card. You'll earn one point for every \$4 spent and Business members earn one point for every \$5 spent.

Choose from thousands of great options like merchandise, travel, gift cards, e-certificates and music!

Simply register at www.uchooserewards.com.



Advantage Checking

With Beacon Rewards

Automatically earn more on your Free Advantage Checking balances just by using the following qualifying conveniences that come with your account:

- eStatements
- Online Bill Pay
- Direct Deposit
- Signature-based Debit Transactions

Start earning more today. To find out how, speak to one of our member representatives!

A graphic for Beacon Rewards. It features a blue background with white and yellow text. At the top, it says 'BEACON REWARDS'. Below that, it displays '1.5% APY*' in large yellow font, with 'On Free Advantage Checking balances up to \$25,000' in smaller white text underneath. At the bottom, it displays '0.35% APY*' in large yellow font, with 'On Free Advantage Checking balances greater than \$25,000' in smaller white text underneath.

Beacon Rewards provides a high rate dividend each month to members with Free Advantage Checking that are enrolled in eStatements; conduct at least three online banking Bill Pay transactions per month; have a direct deposit of at least \$250 per month into this account; and complete at least \$300 in signature-based debit card transactions per month. Accounts meeting the monthly criteria will automatically receive the Beacon Rewards rate of 1.50% Annual Percentage Yield (APY) applied to balances up to \$25,000 and 0.35% APY applied to balances greater than \$25,000. Dividends are calculated on a day of deposit to day of withdrawal basis and credited monthly. Rates and terms are subject to change after account is opened. Fees could reduce the earnings on the account.

Member Services

Suffolk Federal's Next Generation of Online Banking New and Improved Online Banking is Coming in February!

You're going to love the new online banking experience that's faster and easier to use with a new modern look that's consistent across all your devices.

Here are just a few of the exciting new features:

- Improved security with an easier login process
- A new home page with your most used transactions
- Faster, easier Bill Pay functionality
- See your Financial accounts from all Institutions in one place
- Easy-to-use budgeting tools
- Advanced loan payment options
- Improved Search Capabilities
- Interactive maps for Branches and ATM's

IMPORTANT INFORMATION: You will need to have a current Email, Phone and/or Mobile Phone number on file at Suffolk Federal to receive your Access Code in order to use the New Online Banking Platform. Please be sure to contact us at 631.924.8000, sfcumail@suffolkfcu.org or send a secured message through your current Online Banking to make sure your personal information is up-to-date.

If you have any questions about the upcoming upgrade, please be sure to ask one of our Member Services representatives. You can also visit our website at www.suffolkfcu.org/online-banking for more detailed information.



Business Profile Meet Anthony Brennan HAE Air, Inc., Chairman

Why did you choose Suffolk Federal for your Business Services?

At first, I visited Suffolk Federal because of the convenient location, but then it was the way the managers worked with us on our finances. They literally helped us to grow our business!

Please describe your relationship with Suffolk Federal.

We have a wonderful relationship with Suffolk Federal. We use multiple branches on a regular basis and they recognize us at each one. The staff are always courteous and looking to help.

How has Suffolk Federal benefitted HAE Air?

Suffolk Federal has been there with us from the very beginning, when we were just getting off the ground. They offered to help us when traditional banks would not. That has enabled us to grow quickly. In addition, they provided the financing needed to complete our brand new 12,000 square foot building.

Please describe the turn-around of services at Suffolk Federal?

Quick! And if there were any delays that arose, the staff would keep us posted and informed.

We've been with Suffolk Federal since 2010 when we started with practically nothing. One person who has consistently helped us was Kim Friedrich. She has been there to help with various types of loans, and never too busy to offer help and financial guidance. All of the managers and tellers are helpful, friendly, knowledgeable and consistent. At other banks, the staff changes constantly, making it difficult to form strong business relationships. Kudos to Suffolk Federal!

Pictured from left:

Anthony Brennan, Chairman of HAE Air Inc. with Thomas Perri, Senior Relationship Manager, Suffolk Federal.



Take Control of Your Holiday Shopping Expenses!

Do you see yourself spending less on credit card interest every month—and more on what really matters to you? We see it too. That's why we offer the Suffolk Federal MasterCard Platinum® credit card. You can enjoy all the conveniences of credit card without a high interest rate or annual fee.

This no-annual-fee credit card is a great option to transfer those holiday expenses too! To find the Suffolk Federal credit card option that's best for you, be sure to visit www.suffolkfcu.org/credit-cards, call 631.924.8000 or stop by your local branch. You'll see how much better it is to spend less on credit card interest charges ... and more on what matters to you most.

Apply today at www.suffolkfcu.org.



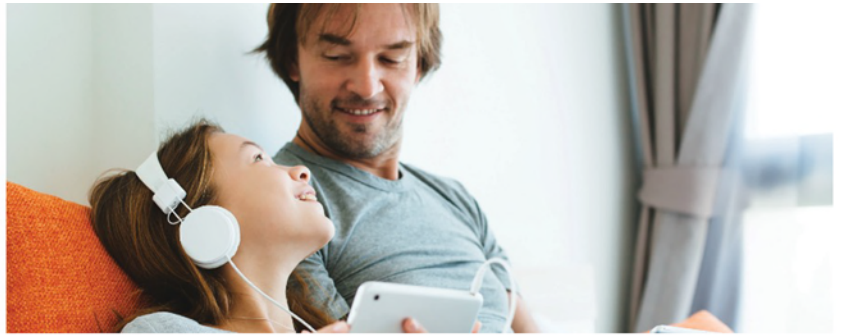
CU Travel Club Getaway? Nope, We Say Stay!

There's many reasons to take that vacation right here in our New York winter wonderland. What's yours? A snowboard adventure? Cross country skiing? Or a cozy cabin with outdoor s'mores by a toasty fireplace. Whatever your destination, Suffolk Federal's Credit Union Travel Club can help get you there.

All members can grab a free membership in Credit Union Travel Club. You can book hotels, flights, ski lodges and more to virtually anywhere you want to go. The travel club brings special members-only pricing to thousands of credit union members around the country. Enroll today!

Simply visit www.cutc.com/suffolkfcu. Your GO SUFFOLK activation code will be waiting!

COLLEGE OR RETIREMENT
OR BOTH?



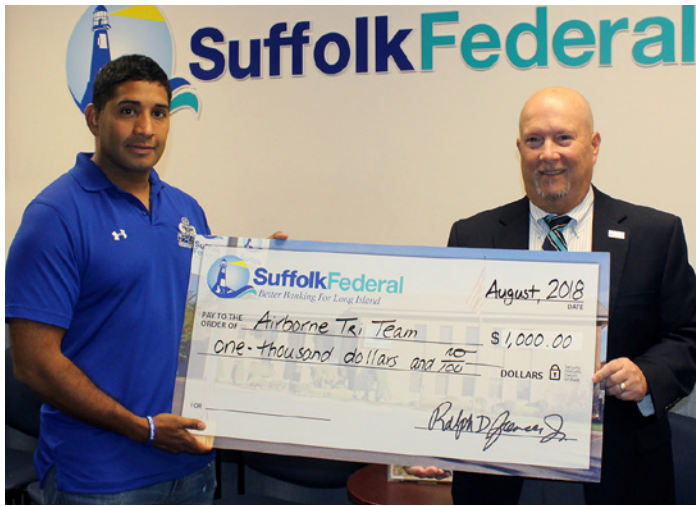
How do you choose between saving for your retirement and saving for your child's college education? It seems like an impossible choice, but it doesn't have to be. For help balancing your financial priorities, contact me today for a no-cost, no-obligation appointment.



Mark S. Filiberto
SFCU Trust & Financial Services
Representative 631.924.8000 x8363
markfiliberto@cunamutual.com
SFCU Trust & Financial Services,
located at:



Putting Veterans First with Airborne Tri Team



Suffolk Federal recently contributed \$1,000 to Airborne Tri Team, a nonprofit organization that is dedicated to providing means to achieve a better quality of life for veterans in need.

“We are extremely proud to support Airborne Tri Team because we believe in the work they do for veterans,” said Ralph D. Spencer, Jr., President & CEO at Suffolk Federal. “So many men and women have made the ultimate sacrifice for our nation by laying down their lives to protect our freedoms. At Suffolk Federal, we feel that it is our responsibility to show the same dedication and commitment to our veterans and their families that they have shown to serving our country.”

For more info, visit www.airbornetrитеam.org

Pictured from the left: Ronald Hurtado, U.S. ARMY Staff Sargent, Afghanistan war veteran and Airborne Tri Team Founder with Ralph D. Spencer, Jr., President and CEO of Suffolk Federal.

More than Just Blessings in a Backpack

Medford Branch Manager Megan Diehl proudly presents a \$1,000 contribution to Blessings in a Backpack of the Longwood Central School District.

“When I heard about the incredible work of Blessings in a Backpack, I knew I had to help,” said Diehl. “These are children in our neighborhoods that should only be concerned with school and what game to play next, not where their next meal is going to come from.”

“Because of the generosity of Suffolk Federal, seven Longwood children will be secured with weekend meals throughout the school year,” said Trisha Ewald, Northeast Region Program Manager of Blessings in a Backpack. “That makes a huge difference.”

Pictured from the left: Rachel Weldon, Volunteer; Jeanne Horne, Volunteer; Megan Diehl, Suffolk Federal’s Medford Branch Manager; Fran Muraca, Volunteer; Trisha Ewald, Northeast Region Program Manager; Lauren Tyre, Volunteer; and JP Ewald, Volunteer.



Suffolk Federal Supports the West Babylon Public Library



West Babylon Branch Manager Mary Warren-Mancini proudly presents a \$1,000 contribution to the West Babylon Public Library.

“Supporting an organization right here in our back yard is extremely rewarding,” said Warren-Mancini. “The library offers services to the community through educational programs, senior services, and gives back with local support efforts like blood drives, computers and college-student support programs. We’re proud to support the work that they continue to develop and contribute to our community here in West Babylon.”

Pictured from left: Richard Harty, West Babylon Public Library, Board of Trustees; Mary Warren-Mancini, Suffolk Federal West Babylon Branch Manager; Gail Pepa, Library Director; Kathryn Abruski, Member and Thomas H. Weinschenk, Vice President, West Babylon Public Library Board of Trustees.

Suffolk Federal Installs New Solar Panels



The concept of going solar is heating up at Suffolk Federal thanks to the installation of new clean and efficient solar panels at our Medford, Riverhead and Islandia branches. The credit union is committed to “Going Green” by taking a giant step toward environmental and sustainable responsibility with a focus on energy efficiency within the local communities that we serve.

“As a leading financial institution within Suffolk County, we felt it was important to take this significant role by investing in green technology, which is efficient and will protect our local environment,” explained Ralph D. Spencer, Jr., President & CEO of Suffolk Federal. “This initiative supports our commitment to being environmentally friendly, conscious and responsible. That, in turn, is another way we can support the communities we serve.”

Suffolk Federal Walks the Walk for Alzheimer’s

Suffolk Federal recently contributed \$2,500 to the Alzheimer’s Association in support of its Walk to End Alzheimer’s event, while family and friends walked the walk to support the cause.

“I have seen firsthand what Alzheimer’s can do to a person and how it effects families,” said Megan Diehl, Medford Branch Manager, Walk Volunteer, and Team Captain. “All of us here at Suffolk Federal are proud to support the incredible work of the Alzheimer’s Association, which provides vital services to Alzheimer’s patients and their caregivers while bearing the burden of the costs involved.”

To learn more, visit www.alz.org/longisland.



Central Islip in Good Hands with Central Islip Civic Council



Islandia Branch Manager Nancy Aurora proudly presents a \$1,000 contribution to the Central Islip Civic Council.

“The “I Matter” Project is a peer-peer art based youth empowerment program accompanied by declarations of each child’s self-worth,” said Aurora. “I believe in the program’s objective of enriching self-worth and self-expression, empathy and social engagement. It helps students recognize and identify emotions, thoughts and values and how they influence an individual’s behavior. At Suffolk Federal, we’re proud to be part of that.”

For more info, visit www.centralislipciviccouncil.org

Pictured from left: Vlene Gallagher and Joan Crescitelli from the Central Islip Civic Council and Nancy Aurora, Suffolk Federal’s Islandia Branch Manager.

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Our professional Sales Consultants are here to help you find the right vehicle, with more than 250 makes and models.

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CALL 631-385-1551 or visit
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Haggle-free buying. Worry-free ownership.

**This Winter
JOIN US!**



SuffolkFederal
Better Banking For Long Island

We invite you!

Be part of our annual fundraisers benefiting families across Long Island! Learn how Suffolk Federal, in partnership with our incredible members, is making a difference right here at home.

Check out our super-cool member promotions too!

Visit Community & News at www.suffolkfcu.org/events today!