The FourLeaf Connection

FourLeaf Newsletter Issue 03 - Third Quarter 2026



Celebrating 85 years!

See pages 4 and 5 for more

Also in this issue:

Money Like A Woman • Community spotlight
Benefits of a Home Equity Line of Credit

FOURLEAF

Helping members and teammates achieve their personal goals, supporting families through every stage of life, and strengthening the communities we call home remain the most meaningful measures of success.

A message from the President

This year, FourLeaf celebrates 85 years of serving our members and communities. Looking back, we are proud of our financial success, but what stands out to me most isn't how much we've grown, but why we've grown. For generations, members have placed their trust in us during some of life's most important moments. Helping members and teammates achieve their personal goals, supporting families through every stage of life, and strengthening the communities we call home remain the most meaningful measures of success.

Every account opened and loan approved represents a member's financial goal achieved. That responsibility continues to inspire us as we look ahead and find better ways to serve our members with the support and personal attention they deserve.

While banking becomes more digital, we recognize our members value having a trusted financial partner. We continue to expand our physical footprint, with new branches coming soon to Long Island City, Little Neck, and Astoria. These investments are about being present in the communities we serve, supporting local initiatives, and providing great service to residents and businesses.

We are also focused on optimizing banking for members outside of our branch network. FourLeaf's virtual branch is making it easier than ever for our members, thanks to the convenience of video banking. Simply schedule an appointment, and a FourLeaf team member can help open a new account, apply for a loan, or service an existing account. Learn more about our virtual branch at fourleaffcu.com/videobanking.

Our members' expectations continue to change, and we believe banking should evolve with them. That's why we are investing in tools and technologies that simplify everyday banking. Look for improvements to our digital and lending platforms that will help members open accounts and move smoothly from application to closing on loans.

One of the most rewarding parts of our work is helping people feel confident about their financial future. That's the spirit behind our Money Like A Woman movement. We are thrilled to announce a new partnership with HerMoney, founded by financial journalist and best-selling author Jean Chatzky. This will bring additional resources, perspectives, and practical tools to our members. Learn more on page 6.

I am grateful to every member who has trusted FourLeaf to be a part of their journey, every employee who makes us a great place to bank and work, and every community partner who helps us make a difference. Without all of you, there is no FourLeaf! We celebrate 85 today and look forward to what comes next!

Sincerely,

Linda Armyn

Linda Armyn
President &
Chief Executive Officer



Open the door to flexible financing

Your home can provide more than a place to live - it can help you reach your goals. Start by understanding a Home Equity Line of Credit (HELOC).

A HELOC is a revolving line of credit that lets homeowners borrow against the equity they've built in their home, giving access to funds when needed. A HELOC offers a lower interest rate and greater borrowing flexibility than other loan options.

Imagine what's possible with a HELOC:

- Bring your dream home renovations to life
- Consolidate and pay off high-interest debt
- Fund tuition and unexpected expenses



$0 Application Fees | **$0** Annual Fees | **$0** Closing Costs[1]

To view our latest HELOC rates or to apply today, scan here or visit your local branch.

All loans are subject to credit approval, membership and loan program requirements. Not all applicants qualify for the lowest rates and may be offered credit at higher rates or with different terms. Hazard insurance and, if applicable, flood insurance is required. Borrowing limits apply based on your home's value. Home loans are not available in Texas. Conditions and restrictions may apply. Rates, loan programs, terms, and conditions are subject to change without notice.

[1] Closing costs for the first $500,000 will be paid by FourLeaf but must be repaid by the borrower(s) if the HELOC is closed within first 36 months of account opening. These fees generally range between $500.00 and $15,000.00 depending on the line amount, property value, location, and/or property type. Line amounts over $500,000 may be available on a case-by-case basis to qualified applicants, are not eligible for the discounted introductory rate at any time, and the borrower(s) will be responsible for mortgage-related taxes and title insurance costs on the line amount over $500,000 (up to the approved credit limit). The total third party fees generally range between $500.00 and $60,000.00 depending on the line amount, property value, location, and/or property type. Property insurance (including flood insurance, if applicable) is required.

EQUAL HOUSING LENDER

NMLS ID: 449104

Business Banking

Ready to fuel your company's growth?

Our business accounts and services are designed for owners who value convenience and flexibility.

- Checking accounts to meet your business needs
- Money Market Accounts
- Cash Management Solutions
- Dedicated relationship managers
- Term loans
- Lines of credit
- Business credit cards

To learn more, visit your local branch or contact our Business Banking team at 855-503-2015.

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a $5 Savings Account.

Growing your savings should be easy

That's where a FourLeaf Certificate Account comes in

NEW MONEY

12-MONTH PROMO CERTIFICATE ACCOUNT

4.50% APY[1]

- Offer valid only for funds new to FourLeaf

To open an account, visit your local FourLeaf branch.

IMPORTANT INFORMATION

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a $5 Savings Account.

[1] Annual Percentage Yield (APY) is accurate as of 9/30/2026 and subject to change. APY assumes all dividends remain in the certificate until maturity, and a withdrawal will reduce earnings. Penalties may be imposed for early withdrawal. $50 minimum balance to open account. 12-Month Certificate account is available only for "New Money". New Money is defined as money not currently on deposit in any FourLeaf Federal Credit Union account. Certain restrictions may apply.

Federally insured by NCUA

85 years of milestones and BIG moments

A legacy begins

It all began on **October 28, 1941**, to give Grumman employees a better way to bank and manage their money. With just 114 members, the mission was clear – to provide personalized service and value that grew with members' needs.

Today, thanks to the loyalty of our members, FourLeaf has grown to become one of the largest credit unions in the nation, with over $13 billion in assets. We remain true to our original mission and continuously strive to provide people-first banking that supports our members and communities.

FOUR LEAF 85 years

What life was like in 1941

- Average cost of a new car: Approximately **$900**[1]
- Average price of gas: **19 cents**[2]
- Average cost of a new house: Approximately **$3,000**[3]
- Average household income: Roughly **$2,500**[4]

Big moments throughout our history

1948
Grumman Employees Federal Credit Union officially changed to Bethpage Aircraft Federal Credit Union.

1974
Bethpage Aircraft Federal Credit Union became Bethpage Federal Credit Union.

1979
We offered the first drive-up ATM on Long Island. Today, members have access to over 30,000 surcharge-free ATMs nationwide through the Co-op network.[5]



1988
Our headquarters opened at 899 S. Oyster Bay Road in Bethpage.

2003
We received approval for the largest federal community charter in the US.

2004
Soared to new heights as the title sponsor of the Air Show at Jones Beach.

2009
Our first Annual Turkey Drive took place, providing Thanksgiving meals to families in need on Long Island. Since then, we've collected nearly 54,000 turkeys.

2016
We acquired Montauk Credit Union and its open charter, making membership available to anyone across the country.

2023
Opened our first Queens branch in Sunnyside. We now have 5 branches located in the borough, with more on the way.



2024
Crossed state lines with the opening of our first New Jersey branch in Cherry Hill.

2025
Bethpage became FourLeaf. And, our membership grew beyond 500,000 members!

[1] Source: short.do/L91gom
[2] Source: short.do/pak4xM
[3] Source: short.do/Yq_hBE
[4] Source: short.do/GK83rU
[5] Surcharge-free ATMs through the Co-op ATM Network must show Co-op ATM logo. ATM transactions performed at ATMs outside of the Co-op ATM Network may be subjected to the ATM owner's fee.

Milestones & accomplishments

BRANCH MILESTONES

- 1941 **1**
- 2005 **10**
- 2009 **20**
- 2014 **30**
- 2026 **40**

MEMBER MILESTONES

- 1995 **50,000**
- 2003 **100,000**
- 2013 **200,000**
- 2019 **400,000**
- 2025 **500,000**

Did you know that FourLeaf is our 5th official name?

Since opening our doors in 1941, we have changed our name a few times. Throughout each name change, our goal remains constant – to make banking simple and convenient so that members can achieve their financial goals.

1941 **Grumman Plant 1 and 2 Federal Credit Union**
1945 **Grumman Employees Federal Credit Union**
1948 **Bethpage Aircraft Federal Credit Union**
1974 **Bethpage Federal Credit Union**
2025 **FourLeaf Federal Credit Union**

You, our members, are the reason for our success, and we are honored that you have trusted us for all these decades.

Here's to 85 years and many more!

Celebrate with us!

Join us in a FourLeaf branch Wednesday, October 28 to receive a free beanie!*

*While supplies last



Let's do more with your money



Get ahead of bills, unexpected expenses, and saving with early direct deposit from FourLeaf. With our Free Checking Account, you could enjoy direct deposit of your paycheck up to two days earlier*.

To open an account today, visit fourleaffcu.com/checking or stop by your local branch.



IMPORTANT INFORMATION

*FourLeaf's early direct deposit is a service provided by FourLeaf where we may credit your eligible consumer deposit account (non IRA) up to two business days early for an eligible direct deposit. This service is not guaranteed and FourLeaf cannot guarantee you will receive early direct deposit at consistent intervals. Not all direct deposits are eligible and eligibility is determined at FourLeaf's discretion as only certain recurring deposits may qualify. A qualifying direct deposit is a recurring electronic deposit of a paycheck, pension, or certain government benefit (such as Social Security) from an employer, government agency, or similar third party. FourLeaf does not guarantee that any direct deposit will be made available before the date scheduled by the payor, and early availability of funds may vary between direct deposits from the same payor.

Money Like A Woman

In 2024, we started a movement – inspired by women's experiences, designed to promote financial inclusivity and raise awareness of the unique, collaborative mindset women possess. Money Like A Woman is about uniting as allies to support and celebrate all the great things women and girls bring to the table. Here's what's coming up:

Breast Cancer Awareness Webinar

FourLeaf is proud to sponsor free webinars hosted by **Northwell's Katz Institute for Women's Health (KIWH)**. Join us on Friday, October 16, 2026, at 12:00 PM for Go Pink 2026: Breast Cancer & Your Whole Health.

To learn more or register today, visit **fourleaffcu.com/woman**

BIG ANNOUNCEMENT

Money Like A Woman has partnered with **HerMoney, founded by Jean Chatzky**, to bring you exclusive content, a financial quiz, and so much more! Here's what you can expect:

HERMONEY *from Jean Chatzky*

Curated Articles
Enjoy access to a collection of articles about women and finances designed to help you feel educated and empowered when it comes to money.

MoneyType™ Quiz
This quick assessment will help you find out why you money the way that you do. Are you a Visionary, Nurturer, Independent, Connoisseur, or Producer?

Money Like A Woman Newsletter
Receive weekly emails featuring stats about women and finances, helpful tips on saving money, recommendations for your next read, and more.

Meet Jean Chatzky



Jean Chatzky is the founder and CEO of HerMoney and host of the *HerMoney With Jean Chatzky* podcast. Jean is a columnist for AARP, a coach on the PBS TV show Opportunity Knocks, and a research fellow with the LIMRA Retirement Income Institute. Previously, she spent 25 years as the Financial Editor on NBC's Today Show and was a contributor to Oprah. Jean is an award-winning journalist and broadcaster, a New York Times and Wall Street Journal best-selling author, and a fierce advocate for financial literacy.

Scan the code to explore the partnership

Community spotlight

BIG moments in the community

Since 2002, FourLeaf has been **dedicated to supporting our community through charitable contributions and development programs.** Community engagement and volunteerism play a vital role in helping us fulfill this mission.

Each month, **our team members volunteer hundreds of hours** to create meaningful impact across the communities we serve. Let's celebrate some of the BIG moments we've helped create in 2026 so far!







To see more big moments in the community, follow @fourleaffcu on Facebook, Instagram, and LinkedIn.

Save the date for our Annual FourLeaf Turkey Drive

Friday, November 20, 2026
7:30 AM – 4:00 PM

Bethpage Branch
899 S. Oyster Bay Road, Bethpage, NY 11714

FOUR LEAF TURKEY DRIVE

From 2009 through 2025, 53,747 turkeys, 280,429 pounds of food, and more than $300,000 in monetary donations have been collected.

Join us on Friday, November 20, for the 18th Annual Turkey Drive! We will gratefully accept frozen turkeys, non-perishable food items, and monetary donations – all going straight to Island Harvest to help provide Thanksgiving meals to local families in need.

Keep an eye on our social media channels or visit fourleaffcu.com/turkeydrive for more details.



Now open in Fresh Meadows!

Check out our latest branch in Queens.



We're located at 61-23 190th Street and offer the following services:

- Account opening
- Loan services
- Interactive Teller Machines (ITMs)*

*An ITM looks and operates as an ATM, with added functionality, including the option to chat directly with a FourLeaf representative during business hours.

Learn more at fourleaffcu.com/freshmeadows.

Coming soon!

More branches are on the way, including:

- Long Island City
- Little Neck
- Astoria

FOUR LEAF
Federal Credit Union

Presorted Standard
U.S. Postage
PAID
Permit #255
Hicksville, NY

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UP TO $550 BONUS OFFER†

Earn up to $550 in bonuses by opening an eligible **FourLeaf Free Checking Account** by 12/31/2026 and completing other required activities.

See offer details below for required activities and important information

To open an account today, scan the code or stop by your local branch

IMPORTANT INFORMATION

To obtain access to the advertised financial products and services offered by FourLeaf, membership is required, which is subject to approval and requires opening and maintaining a $5 Savings Account.

†**Offer Details:** To be eligible for the FourLeaf Checking Up to $550 Bonus Offer and receive up to a maximum of $550.00 in bonuses, you must not have an existing FourLeaf checking account in which you are the primary account holder on the checking account and have not previously received a new checking account opening related bonus from FourLeaf Federal Credit Union (formerly known as Bethpage Federal Credit Union). To receive the initial $350.00 bonus (the "First Direct Deposit Bonus"), you must open a Free Checking, Smart Checking, or Student Checking account with FourLeaf between February 2, 2026 and December 31, 2026, which is subject to approval, and have a Qualifying Direct Deposit (as defined below) post to the checking account within ninety (90) calendar days of account opening date. The First Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days following the initial Qualifying Direct Deposit. To receive an additional $100.00 bonus (the "Second Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twelve (12) consecutive months following the month of the initial Qualifying Direct Deposit. The Second Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Second Direct Deposit Bonus. To receive an additional $100.00 bonus (the "Third Direct Deposit Bonus"), you must continue to have a Qualifying Direct Deposit post to the checking account for twenty-four (24) consecutive months following the month of the initial Qualifying Direct Deposit. The Third Direct Deposit Bonus will be deposited to the checking account within sixty (60) calendar days of receiving the applicable Qualifying Direct Deposit for the Third Direct Deposit Bonus. If a Qualifying Direct Deposit does not post to the checking account in any subsequent months following the initial Qualifying Direct Deposit, the checking account will not be eligible to receive the Second Direct Deposit Bonus and Third Direct Deposit Bonus. The checking account must remain open and in good standing up to and including the date each bonus is deposited to receive the applicable bonus.

A Qualifying Direct Deposit is a recurring electronic deposit of a paycheck, pension, or government benefits (such as Social Security) from an employer, the government, or similar third party of $500.00 or more. Certain types of electronically deposited funds may not be considered a Qualifying Direct Deposit including ATM deposits, debit card transfers, online banking transfers or deposits, and person to person payments such as Zelle®. Bonuses are considered interest and will be reported on IRS Form 1099-INT. The primary account owner is responsible for any applicable taxes. You are only eligible for one (1) new checking account bonus offer. If you open multiple checking accounts, you will only be eligible to receive one (1) new checking account bonus offer. Offer may be modified or discontinued without notice.

The Free Checking Account earns a 0.40% Annual Percentage Yield (APY) for each month that the member (i) is enrolled in online banking with eStatements, (ii) receives direct deposit into the Free Checking Account, and (iii) makes 10 point-of-sale debit card transactions from the Free Checking Account. Qualifying transactions must post to the Free Checking Account by the last day of the month. If qualifying requirements are not met in any given month, then the Free Checking Account will not earn dividends and 0.00% APY. There is a minimum balance of $5 to open this account online and $0 when opened in a branch. APY is accurate as of 9/30/2026 and is subject to change, including after account opening, without notice. **Federally Insured by NCUA**