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Personal Checking Accounts for Everyone

At Suffolk Federal, we understand that every person is unique—and so are their banking needs. That's why we offer a wide array of checking account options. Whether it's free checking with rewards, hassle-free and convenient bill pay, the potential to earn great rewards or the opportunity to donate to the causes important to you, you'll find what you're looking for with a personal checking account at Suffolk Federal.

Find the checking account that's right for you.



Free Advantage Checking

offers hassle-free bill pay—with no unwanted fees—and automatically earns you more with Beacon Rewards when you take advantage of the benefits that come with your account.

Learn More



Max Money Checking

features the same great benefits as our Free Advantage Checking, plus Money Market tiered rates that put your money to work for you.

Learn More



Girl Scouts Checking

gives you an easy way to encourage girls to grow into strong leaders by automatically donating eligible cash-back earnings from debit card purchases to the Girl Scouts.

Learn More

All Suffolk Federal checking accounts include a variety of options and services designed to make your banking experience as convenient as possible, including [Courtesy Pay](#) overdraft protection, a free [MasterCard® Debit Card](#) with advanced EMV chip technology for easy account access and [Direct Deposit](#).

We see it too.

To see how much better managing your money with a Suffolk Federal checking account can be, [contact us](#) or visit your [local branch](#). Ready to get started?

Open an account now.

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Suffolk Federal Credit Union
3681 Horseblock Road
Medford, New York 11763

NMLS# 402503

631.721.9574

Contact Us

Stay Informed.

Suffolk Federal Named Best Credit Union on Long Island by Forbes

Suffolk Federal Credit Union has been named the #1 credit union on Long Island and the #2 credit union in New York State in a recent report from Forbes, cementing the Medford-based institution's mission of delivering better banking for Long Island. The distinction comes from Forbes' fourth annual report of America's Best Credit Unions in...[Read more](#)

5 Tips for Buying a Home on Long Island

Long Island is a popular destination for homebuyers, and for good reason. With its unique blend of urban bustle, suburban security, and natural wonder, our area has something for everyone. Are you thinking about buying a home in Suffolk County or Nassau County? We're here to help! To start off, here are five quick tips...[Read more](#)