

Benefits of Membership

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Many Advantages, One Reason

How can you benefit by banking at Suffolk Federal? Let us count the ways.

Sure, you'll earn more—and save more—on your banking with our great credit union rates, but we also offer our members many other advantages of a credit union. Why? For one reason: We simply appreciate that you've chosen to bank at Suffolk Federal.

Take a look at the many value-added benefits membership provides.

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Bonus Incentive Program

Suffolk Federal provides incentives to our members based on your level of participation at the credit union. The more products and services you use, the more you save!

Bonus Incentive Program benefits provide:

- Consumer loan rate discounts on [home equity loans](#), [vehicle loans](#), [boat loans](#) and [personal loans](#) that can save you hundreds of dollars
- Mortgage Closing Reward
- Monthly credits on Suffolk Federal fees

Bonus Incentive Program Requirements	Silver Level	Gold Level	Platinum Level
Aggregate Loan Balances (non-mortgage)	\$1,000	\$5,000	\$10,000
eStatements	Yes	Yes	Yes
Active Checking Account	Yes	Yes	Yes
Bill Pay Transactions	-	-	One per month
Debit Card Signature Transactions	-	One per month	One per month

Suffolk Federal Bonus Incentive Program Benefits	Silver Level	Gold Level	Platinum Level
Rate Discount on your Next Loan*	0.05%	0.15%	0.30%
Mortgage Closing Bonus**	\$100	\$200	\$400
Monthly Credit towards Fees	\$0	\$5	\$10

*Loans exclude mortgage, business, and variable rate loans. Bonus Incentive Program levels are updated quarterly. Refinancing of Suffolk Federal loans or mortgages is not eligible for rate discounts or fee credits. This program is membership-based, not individual based. Fee credits are paid monthly and do not roll over into the next month.

**Amount may be reported under applicable IRS tax requirements.

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Credit Union Travel

Credit Union Travel is a discount travel site exclusively for credit union members. You can book hotels, flights, cruises, and more all around the globe. [Credit Union Travel](#) members save an average of \$44 per night on hotels when compared to the "big name" travel sites, and there's never a membership fee because you're a member of Suffolk Federal.

[Activate](#) your free membership today!

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Entertainment Discounts

Plum Benefits™ is part of TicketstotWork®, the nation's leading entertainment benefits and perks provider, connecting you to the world's greatest entertainment and travel discounts including:

- Theme parks
- Sporting events
- Movie tickets
- Rental cars
- Hotel stays and more!

Signing up for Plum Benefits™ is simple. First, request your Plum Benefits™ membership access code by doing one of the following:

- Call **833.721.8874** to ask a representative for your Plum Benefits access code.*
- [Contact us](#) and type **"Plum Benefits access code request"** in the comments section.
- Send a request through [Online Banking's](#) secured messages that says, "Send me my Plum Benefits membership access code."

Once you have your access code, visit [www.plumbenefits.com](#), click Become a Member and submit your information along with the code. Now, you're ready to purchase tickets directly on Plum Benefits' secure site.

***Access Code:** Your membership access code is provided by Suffolk Federal. This website is for members and employees only, and products listed are not available to the general public. Need help with your membership access code? Call 1.877.888.7788 (customer service is available seven days a week from 8:30 a.m. – Midnight EST).

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Financial Counseling

As a benefit of your credit union membership, we offer **FREE** unlimited access to financial education and counseling services through [GreenPath](#), a financial counseling program that has been serving families for more than 80 years.

As a member, you can receive assistance with:

- Personal and family budgeting
- Understanding your personal [credit report](#) and how to improve your score
- Personal [money management](#)
- [Debt](#) repayment
- Avoiding bankruptcy, foreclosure and repossession
- [Housing Counseling Services](#)
- [Home-Buyer Assistance](#)

Access assistance through [GreenPath](#) today!

[Call \(877\) 337-3398](#)

[Request a Call from Greenpath](#)

[View Helpful Webinars](#)

[View Latest Newsletter](#)

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Financial Empowerment: Online Workshop

Offered in both English and Spanish, Suffolk Federal offers a series of free, easy-to-use online modules that can help lead you down the road to financial empowerment. Learn more about Savings, Investments, Auto Loan, Overdraft, Mobile Payments, Checking Accounts, Credit Cards, Credit Scores & Reports, Mortgages, Education Savings, Identity Protection and much more! [Get started today!](#)

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Income Tax Preparation Services

Income Tax Preparation is now available through Suffolk Federal partner R&G Brenner Income Tax. Contact taxes@ SuffolkFed.org or call 631.696.7418 to make an appointment today.

Now get \$50 cash per referral.*

*Referrals are new clients to R&G Brenner Income Tax who have never received prior services from R&G Brenner Income Tax. A qualified referral must receive and pay in full for tax services from R&G Brenner in 2021. Suffolk Federal is providing this opportunity as a benefit to members. Suffolk Federal will not be responsible for the provision of any tax related service.

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LifeLock® Identity Theft Protection

LifeLock® identity theft protection helps to proactively safeguard your personal information and alerts you of potential threats.

LifeLock® membership includes:

- Identity Threat Detection and Alerts†
- Lost wallet protection
- Address change verification
- Black Market website surveillance
- Reduced preapproved credit card offers
- Award-winning member service 24/7/365

†Network does not cover all transactions and scope may vary.

[Enroll now](#)

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Membership Anniversary Rewards

At Suffolk Federal, we appreciate your membership and the many years you have spent banking with us. It's our pleasure to present you with a token of our appreciation!

Select the icon for the Suffolk Federal anniversary you're celebrating to receive a special gift! Enter the personal gift redemption code that you've received in the mail, select your gift and complete the mailing information. Your gift will arrive in two to four weeks.* It's a privilege to serve you.

* Please note that all gift options are subject to change based on availability.



Questions about our **Membership Anniversary Program**? [Contact us](#) today or visit one of our convenient [branch locations](#) throughout Suffolk County, NY.

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Scholarship Program

Suffolk Federal offers local Suffolk County students a wonderful opportunity to win academic scholarships to [Suffolk County Community College](#) to ensure their hopes of attending college can come true. Through this program and partnership, six scholarships are awarded ranging from \$0.375 to \$12,550 each. [Click here](#) to learn more.

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Connect.



Reach Out.

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

NMLS# 402903

833.721.8874

[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 [New York](#).

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](#)