

Institution	Int Chking Acct Min	Money Mkt Acct Min	3 mo CD Min	6 mo CD Min	12 mo CD Min	18 mo CD Min	24 mo CD Min	36 mo CD Min	60 mo CD Min	Phone / Website
<b>Apple Bank</b> Apple Bank for Savings	0.50 2,500	1.25 2,500	1.60 1,000	2.00 1,000	2.25 1,000	2.30 1,000	2.40 1,000	2.60 1,000	2.80 1,000	914-902-2775 www.applebank.com
Call us for more details about our products and services.										
<b>Bethpage Federal Credit Union</b>	1.00 1	1.75 500	1.75 50	1.75 50	2.20 50	2.30 50	2.50 50	2.55 50	2.75 50	855-446-0340 www.lovebethpage.com
Ask about our 2.55% APY 39 Month "Bump Up" Certificate Account.										
<b>BNB Bank</b>	NA NA	NA NA	0.10 1,000	2.02 10,000	2.02 1,000	2.07 1,000	2.12 1,000	2.17 1,000	2.43 1,000	631-537-1000 www.bnbbank.com
NOTE: SPECIAL 6 MONTH CD AT 2.02%APY MINIMUM \$10,000.										
<b>Empire National Bank</b>	0.15 1,000	0.40 2,500	0.15 500	1.20 500	1.60 500	2.00 500	2.10 500	2.15 500	2.25 500	866-499-1373 www.empirenb.com
Ask us about our ePersonal and eBusiness MMA/Tiered MMA accounts.										
<b>HAB Bank</b>	NA NA	0.50 1,500	0.75 1,500	1.38 1,500	1.78 1,500	2.28 1,500	2.48 1,500	2.68 1,500	2.78 1,500	212-532-4444 516-681-5200 www.habbank.com
<b>Hanover Community Bank</b>	VIP Money Market 2.00% APY \$2,500 Minimum Required. Promotional 15 Month CD 2.50% APY--Call for Details Work your money harder.									516-548-8500 www.hanovercommunitybank.com
<b>Island Federal Credit Union</b>	9 Month Special 2.15% APY 18 Month Special 2.60%APY \$1,000 minimum to open. Limited time only!									631-851-1100 www.islandfcu.com
<b>Nassau Financial FCU</b>	1.00 0	0.40 5,000	0.50 1,000	1.25 1,000	2.10 1,000	2.30 1,000	2.30 1,000	2.55 1,000	2.75 1,000	516-742-4900 www.nassaufinancial.org
We now offer Business Banking Services: Deposits, Loans & more!										
<b>NEFCU</b>	1.00 1	1.50 250,000	0.30 1,000	1.25 1,000	2.00 1,000	NA NA	2.15 1,000	3.00 1,000	2.75 1,000	888-763-2446 www.myNEFCU.org
Ask about our 7-Month CD: 2.00% APY; 15-Month Bump CD: 2.30% APY!										
<b>Progressive Credit Union</b>	0.15 100	2.15 500	NA NA	NA NA	2.15 1,000	2.30 1,000	2.40 1,000	2.50 1,000	2.75 1,000	212-695-8900 www.progressiveCU.org
PCU's ALL-NEW Money Market - 2.30% APY... \$50,000 minimum required.										
<b>Sperry Federal Credit Union</b>	1.75 0	0.75 50,000	0.30 500	1.25 500	2.05 500	2.00 500	2.05 500	2.10 500	2.50 500	516-873-7171 www.sperryfcu.org
Ask us about our 1.75% APY Reward Checking Account!										
<b>Synchrony Bank</b>	NA NA	1.20 0	NA NA	NA NA	2.45 2,000	2.75 2,000	2.75 2,000	2.75 2,000	3.00 2,000	800-869-3813 www.synchronybank.com
Great Rates + Safety = Peace of Mind. Member FDIC.										
<b>Teachers Federal Credit Union</b>	0.05 2,500	0.40 2,500	0.40 1,000	1.00 1,000	2.10 1,000	2.30 1,000	2.35 1,000	2.35 1,000	2.70 1,000	631-595-0708 www.teachersfcu.org
CD SPECIAL! 15-month 2.50% APY!										

TO PARTICIPATE IN THIS FEATURE,  
CALL SALES DEPARTMENT @ 773-320-8492

Rate Criteria: Rates effective as of 10/9/18 and may change without notice. RateSeeker, LLC. does not guarantee the accuracy of the information appearing above or the availability of rates in this table. Banks, Thrifts and credit unions pay to advertise in this guide. NA means rates are not available or not offered at the time rates were surveyed. All institutions are FDIC or NCUA insured. Yields represent annual percentage yield (APY) paid by participating institutions. Rates may change after the account is opened. Fees may reduce the earnings on the account. A penalty may be imposed for early withdrawal. To appear in this table, call 773-320-8492.

## LI BUSINESS

# Funding college if you haven't saved enough

## YOUR FINANCE

BY LIZ WESTON  
NerdWallet for AP

If college tuition bills are looming and you don't have nearly enough saved, you have plenty of company. But you also have options for making it more affordable.

Four out of 10 families who hope to send kids to college aren't saving for that goal, according to student loan company Sallie Mae. Here are some steps to take now to secure an affordable education — and avoid crushing debt.

### Set borrowing limits

The federal PLUS loan program allows parents to borrow the full price of virtually any college education. That's rarely a good idea. It's much smarter to decide before applying for schools how much parents can and want to contribute. In general, parents should limit borrowing to what they can afford to pay off before retirement, while still being able to save for that retirement.

It's also reasonable to ask the student to first exhaust federal student loan options before parents consider borrowing. Students typically can borrow up to \$5,500 in federal student loans for their first year of college and a total of \$31,000 for an undergraduate education.

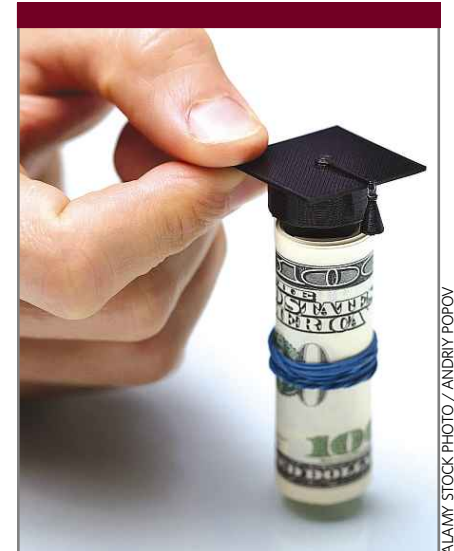
### Apply wisely

College counselors typically recommend applying for three types of schools, based on the student's academic credentials: "safety" schools virtually certain to say yes; "target" colleges likely to accept them; and "reach" options where acceptance is a long shot.

Families also should also include at least one financial "safety" school — a college with costs they know they can handle — as well as "target" schools that could be affordable and a "reach" school that may surprise them with generous financial aid. The net price calculators available on every college's site can help identify likely candidates.

### Trim expenses and tap budgets

Cutting discretionary expenses can free up more money for college bills. The usual suspects: eating out less, buying used instead of new, vacationing cheaply, combing your bills for "leaks" such as memberships or subscriptions you're not using. If your student is attending college



ALAMY STOCK PHOTO / ANDRIY POPOV

A year or two of community college can significantly cut costs but also might increase a student's risk of dropping out. Community college might be best for self-motivated types who can do the legwork in advance to ensure their credits will transfer to a four-year institution. For kids who aren't that motivated or are unsure what they want to study, a gap year might be a good option.

more than 100 miles away and won't have a car, your auto insurer may give you an away-from-home discount.

Tax breaks, such as the American Opportunity or Lifetime Learning credits, also might help make ends meet. Withdrawals from 529 college savings plans typically are tax-free when used for qualified education expenses.

Selling nonretirement investments and other assets can help pay for college while possibly increasing financial aid in future years. (While federal financial aid formulas typically ignore retirement funds, money in savings and brokerage accounts reduces need-based aid.)

Don't pause retirement contributions, however. You can't get back the tax breaks and company matches you'll lose, or the future tax-deferred earnings that money could have earned. Retirement is even more expensive than a college education, and few of us can afford to stop saving for that goal.

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