

Institution	Int Chkg 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	1.25	1.60	2.15	2.50	2.55	2.60	2.70	2.80	914-902-2775 www.applebank.com
Call us for more details about our products and services.										
<b>Bethpage</b> Federal Credit Union	1.00	1.75	1.75	1.75	2.20	2.30	2.50	2.55	2.75	855-446-0340 www.lovebethpage.com
Bethpage Federal Credit Union	1	500	50	50	50	50	50	50	50	Ask about our 2.55% APY 39 Month "Bump Up" Certificate Account.
<b>BNB Bank</b>	NA	NA	0.10	2.02	2.02	2.07	2.12	2.17	2.43	631-537-1000 www.bnbbank.com
BNB Bank	NA	NA	1,000	10,000	1,000	1,000	1,000	1,000	1,000	NOTE: SPECIAL 6 MONTH CD AT 2.02%APY MINIMUM \$10,000.
<b>Empire National Bank</b>	0.15	0.40	0.15	1.20	1.60	2.00	2.10	2.15	2.25	631-348-4444 www.empirenb.com
Empire National Bank	1,000	2,500	500	500	500	500	500	500	500	Ask us about our ePersonal and eBusiness MMA/Tiered MMA accounts.
<b>The First National Bank of Long Island</b>	2.65% APY									516-671-4900 www.fnbli.com
The First National Bank of Long Island	18 Month CD									
\$1,000 minimum to open. Limited Time Only!										
<b>HAB Bank</b>	NA	0.50	0.75	1.38	1.78	2.28	2.48	2.68	2.78	212-532-4444 516-681-5200 www.habbank.com
HAB Bank	NA	1,500	1,500	1,500	1,500	1,500	1,500	1,500	1,500	
<b>Hanover Community Bank</b>	VIP Money Market 2.00% APY \$2,500 Minimum Required.									516-548-8500 www.hanovercommunitybank.com
Promotional 15 Month CD 2.50% APY--Call for Details										
Work your money harder.										
<b>Island Federal Credit Union</b>	9 Month Special 2.15% APY									631-851-1100 www.islandfcu.com
18 Month Special 2.60%APY										
\$1,000 minimum to open. Limited time only!										
<b>Nassau Financial FCU</b>	1.00	0.40	0.50	1.25	2.10	2.30	2.30	2.55	2.75	516-742-4900 www.nassaufinancial.org
Nassau Financial FCU	0	5,000	1,000	1,000	1,000	1,000	1,000	1,000	1,000	We now offer Business Banking Services: Deposits, Loans & more!
<b>NEFCU</b>	1.00	1.50	0.30	1.25	2.00	NA	2.15	3.00	2.75	888-763-2446 www.myNEFCU.org
NEFCU	1	250,000	1,000	1,000	1,000	NA	1,000	1,000	1,000	Ask about our 7-Month CD: 2.00% APY; 15-Month Bump CD: 2.60% APY!
<b>Progressive Credit Union</b>	0.15	2.15	NA	NA	2.15	2.30	2.40	2.50	2.75	212-695-8900 www.progressiveCU.org
Progressive Credit Union	100	500	NA	NA	1,000	1,000	1,000	1,000	1,000	PCU's ALL-NEW Money Market - 2.30% APY... \$50,000 minimum required.
<b>Sperry Federal Credit Union</b>	1.75	0.75	0.30	1.25	2.30	2.00	2.05	2.50	2.80	516-873-7171 www.sperryfcu.org
Sperry Federal Credit Union	0	50,000	500	500	500	500	500	500	500	Ask us about our 1.75% APY Reward Checking Account!
<b>Synchrony Bank</b>	NA	1.20	NA	NA	2.50	2.75	2.75	2.85	3.10	800-869-3813 www.synchronybank.com
Synchrony Bank	NA	0	NA	NA	2,000	2,000	2,000	2,000	2,000	Great Rates + Safety = Peace of Mind. Member FDIC.
<b>Teachers Federal Credit Union</b>	15-Month Special 2.50% APY									631-595-0708 www.teachersfcu.org
30-Month Special 3.00%										
\$1,000 minimum to open. Limited Time Only!										

Rate Criteria: Rates effective as of 10/23/18 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

## Tools, tactics for your own financial planning

## YOUR FINANCE

BY ANNA-LOUISE JACKSON  
NerdWallet for AP

In one particular chicken-and-egg debate, what comes first is clear: It makes sense to hire a financial adviser only after you can afford one — not in the hopes of building wealth someday.

Financial advisers often require a minimum amount of investable assets (often at least \$250,000), and their fees can place financial planning out of reach for many. Fortunately, there are less expensive — even free — resources that make financial planning accessible to most people.

Because time is a powerful ally when it comes to building your money, it's important to get started as soon as possible. Here's how to begin.

■ **Find quality free advice.** A good financial adviser asks questions to understand a client's finances and goals; do-it-yourselfers can find tools to replicate those steps. The internet is awash with information, including tools for creating (and keeping to) a budget, seeing how much home you can afford, and calculating loan payments or your readiness for retirement.

The following sources of free financial advice can help you navigate this journey:

■ **Financial institutions.** It's hip to talk about personal finance, and you may have access to tools and other useful information from your current providers. Many banks and credit unions have free budgeting and financial-planning tools. Employers and 401(k) providers offer retirement-planning tools. Online brokers have a variety of educational resources related to investing — TD Ameritrade and Ally Invest are among those that offer such information to anyone for free, with no customer login required.

■ **Reputable resources.** Whether you consult a blog or a bank, look for a policy of editorial independence that ensures you're not getting biased advice. Search for disclosures about how a company or blog makes money, whether content is sponsored by an advertiser or business partnership and for assurances that the people writing reviews aren't influenced by such affiliations.

■ **Specialized organizations.** If you've been derailed by a financial issue (such



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Compound interest — when you earn interest both on your initial investment and the interest it's already earned — is why you want to begin investing as early as possible. If you invest \$1,000 in your 20s, it will grow to nearly \$10,300 after 40 years assuming a 6 percent rate of return. But wait until your 30s to start and, with only 30 years to grow, that \$1,000 will be just under \$5,750.

as bankruptcy or tax problems), a number of organizations offer free, or nearly free, advice. For example, the IRS' Taxpayer Advocate Service can help you resolve tax problems, while the Association for Financial Counseling and Planning Education offers affordable financial coaching to help you to solve money challenges.

■ **Build your foundation.** Strive to master these basics as soon as possible: setting a budget; funding a rainy-day account to cover emergency expenses (\$500 to start, then gradually build toward covering a few months' expenses); saving for retirement — if your employer matches part of your 401(k) contributions, grab that free money.

## NOW ONLINE

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newsday.com/business

