

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
Apple Bank Apple Bank for Savings	0.50 2,500	1.25 2,500	1.60 1,000	1.60 1,000	1.85 1,000	1.90 1,000	2.10 1,000	2.15 1,000	2.40 1,000	866-399-9979 www.applebank.com
Call us for more details about our products and services.										
Bethpage Bethpage Federal Credit Union	1.00 1	1.25 500	1.25 50	1.25 50	1.70 50	1.85 50	2.00 50	2.10 50	2.35 50	855-446-0340 www.lovebethpage.com
Ask about our 2.10% APY 39 Month "Bump Up" Certificate Account.										
Empire National Bank	0.15 1,000	0.20 2,500	0.15 500	1.00 500	1.30 500	1.50 500	1.60 500	1.75 500	2.00 500	866-499-1373 www.empirenb.com
Ask us about our ePersonal and eBusiness MMA/Tiered MMA accounts.										
The First National Bank of Long Island	3 year CD 2.55% APY / 5 year CD 2.80% APY 7 year CD 3.00% APY / 10 year CD 3.25% APY									516-671-4900 www.fnbi.com
\$500 Min Account Opening Deposit Required. IRA money is eligible.										
GOLD COAST BANK Gold Coast Bank	1 year CD 2.00% APY / 2 year CD 2.25% APY / 3 year CD 2.50% APY 5 year CD 2.70% APY \$1000.00 Minimum Balance Required									631-233-8660 www.gcbny.com
Ask us about our Special Service Appreciation Rates!										
HAB BANK HAB Bank	NA NA	0.50 1,500	0.25 1,500	1.78 1,500	2.18 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
Hanover Community Bank	VIP Personal Money Market* 1.75% APY. Min acct opening balance \$2,500. 15 Month CD* 2.15% APY; 29 Month CD* 2.50% APY. CD Min \$500. * Call for details.									516-548-8500 www.hanovercommunitybank.com
ISLAND FEDERAL CREDIT UNION	11 month Special 2.00% APY / 15 Month Special 2.10% APY 30 Month Special 2.50% APY \$1,000 minimum to open. Limited time only!									631-851-1100 www.islandfcu.com
NASSAU FINANCIAL FEDERAL CREDIT UNION Nassau Financial FCU	1.00 0	0.50 5,000	0.35 1,000	0.70 1,000	1.15 1,000	1.35 1,000	1.50 1,000	2.00 1,000	2.25 1,000	516-742-4900 www.nassaufinancial.org
Refinance your auto loan with Nassau Financial & earn up to \$250!										
NEFCU NEFCU	1.00 1	0.50 50,000	0.30 1,000	0.75 1,000	1.15 1,000	1.85 1,000	1.50 1,000	2.00 1,000	2.55 1,000	888-763-2446 www.myNEFCU.org
Enjoy Penalty Free Withdrawals with our 18-Month Certificate!										
PROGRESSIVE CREDIT UNION Progressive Credit Union	0.15 0	NA NA	NA NA	NA NA	1.56 5,000	1.63 5,000	1.71 5,000	1.96 5,000	2.42 5,000	212-695-8900 www.progressiveCU.org
Celebrating 100 years - Visit ProgressiveCU.org/Membership to Join!										
QUONTIC BANK Quontic Bank	0.60 10,000	1.00 10,000	0.41 10,000	1.01 10,000	1.61 10,000	1.71 10,000	1.81 10,000	2.01 10,000	2.01 10,000	800-908-6600 www.quonticbank.com
Ranked among Top 200 Healthiest Banks in America! Member FDIC.										
Sperry Federal Credit Union	1.25 0	0.45 50,000	0.30 500	0.60 500	1.25 500	1.60 500	1.60 500	1.75 500	2.30 500	516-873-7171 www.sperryfcu.org
Ask us about our high-interest Rewards Checking Account!										
Synchrony Bank	NA NA	1.05 0	NA NA	NA NA	1.95 2,000	1.70 2,000	2.00 2,000	2.05 2,000	2.50 2,000	800-869-3813 www.synchronybank.com
Great Rates + Safety = Peace of Mind. Member FDIC.										
TEACHERS FEDERAL CREDIT UNION Teachers Federal Credit Union	0.05 2,500	0.30 2,500	0.35 1,000	0.75 1,000	1.30 1,000	1.90 1,000	1.60 1,000	2.00 1,000	2.50 1,000	631-698-7000 www.teachersfcu.org
30-month CD special: 2.35% APY! Limited time offer.										

Rate Criteria: Rates effective as of 3/8/18 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.



GETTY IMAGES/ISTOCKPHOTO / ALLAN SWART

What happens when your parents die broke

YOUR FINANCE

BY LIZ WESTON
NerdWallet for AP

Blogger John Schmoll's father left a financial mess when he died: a house that was worth far less than the mortgage, credit card bills in excess of \$20,000 — and debt collectors who insisted the son was legally obligated to pay what his father owed.

Fortunately, Schmoll knew better.

"I've been working in financial services for two decades," says Schmoll, an Omaha, Nebraska, resident who was a stockbroker before starting his site, Frugal Rules. "I knew that I wasn't responsible."

If your parents are among those likely to die in debt, here's what you need to know.

■ **You (probably) aren't responsible for their debts.** When people die, their debts don't disappear. Those debts are now owed by their estates. Some estates don't have enough assets (property, investments and cash) to pay all of the bills, so some of those bills just don't get paid.

Spouses may have the responsibility for certain debts, depending on state law, but survivors who aren't spouses usually don't have to pay what's owed unless they co-signed for the debt or applied for credit together with the person who died.

What's more, assets that pass directly to heirs often don't have to be used to pay the estate's debts. These assets can include "pay on death" bank accounts, life insurance policies, retirement plans and other accounts that name beneficiaries, as long as the beneficiary isn't the estate.

■ **You need a lawyer.** Some parents

Take meticulous notes: The financial lives of people in debt are often chaotic — and sorting it all out can take time. Experts suggest keeping a document where you track details such as the names of people you talk to, dates and times of the conversations, what was said and required follow-up actions as well as reference numbers for various accounts.

hope to avoid creditors or the costs of probate, which is the court process that typically follows a death, by adding a child's name to a house deed or transferring the property entirely. Either of those moves can cause legal and tax consequences and should be discussed with a lawyer first.

After a parent dies, the executor must follow state law in determining how limited funds are distributed and can be held personally responsible for mistakes. That makes consulting a lawyer a smart idea — and the estate typically would pay the costs. Don't believe what debt collectors tell you.

Some collectors told Schmoll he had a moral obligation to pay his father's debts, since the borrowed money might have been spent on the family. Schmoll knew they were trying to exploit his desire to do the right thing and he advises others in similar situations not to let debt collectors play on their emotions.

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