NASSAU FINANCIAL® Federal Credit Union | 90 YEAR ANNIVERSARY

MONEY SMART NEWSLETTER

Quarter 1 | 2026

This year marks an incredible milestone for Nassau Financial; **our 90th Anniversary**. For nine decades, our mission has remained the same: putting members first and supporting the financial well-being of the communities we serve. While we celebrate the journey that brought us here, we are equally excited about what lies ahead. From new services and member benefits to community events and special anniversary moments, 2026 will be a year filled with opportunities to grow together.

Upcoming Events

Shred Day (Saturday, April 18): Join us for our annual Shred Day event! Stop by to have your sensitive documents shredded as a complimentary service from Nassau Financial. RSVP for the event to secure your spot.

RSVP For Shred Day

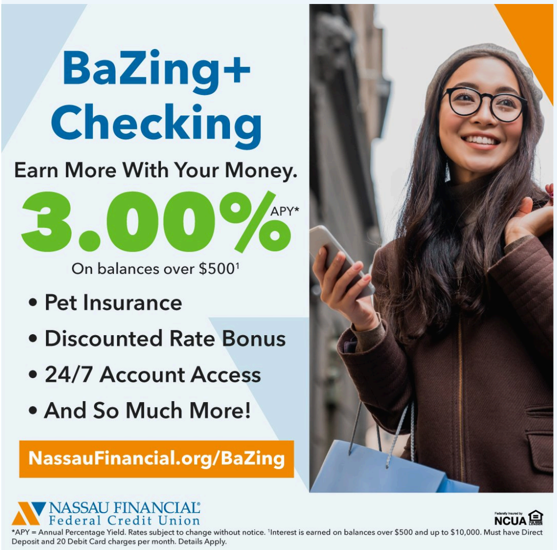
Farmingdale State College 5K Ram Run (Sunday, April 19): Nassau Financial will be in attendance sponsoring this event to benefit the Farmingdale State College Alumni Association.

TOBAY Car Show (Sunday, April 26): Come visit us at this years Spring Car Show hosted by the Town of Oyster Bay at TOBAY Beach.

90th Annual Meeting (Tuesday, May 19): We are presently in the process of organizing our 90th Annual Meeting scheduled to be held on Tuesday, May 19, 2026. See your statements and notices online or in-branch for RSVP information and how to attend. Presently, there are two (2) positions up for re-election on the Board of Directors. These vacancies will be filled by the Annual Election at the upcoming Annual Meeting. This is a volunteer position. The incumbents that seek re-election are Paul Egerter and Kevin Conologue.

Board of Directors Biographies

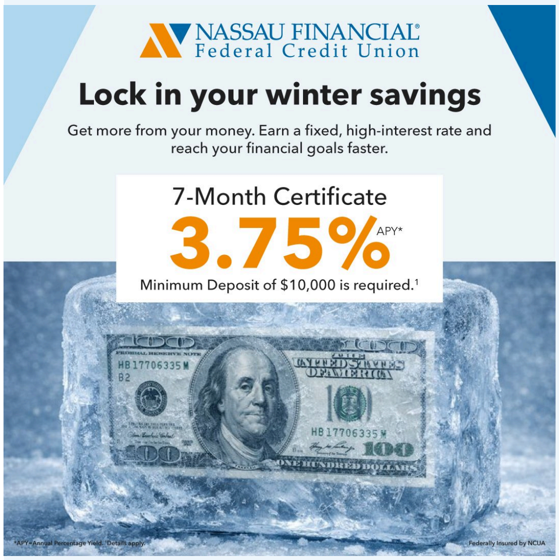
What's Happening?



BaZing+ Checking

BaZing+ Checking gives you everyday value for just $9/month, now with discounts on pet insurance and estate planning services. That's savings you (and your pets) can count on.

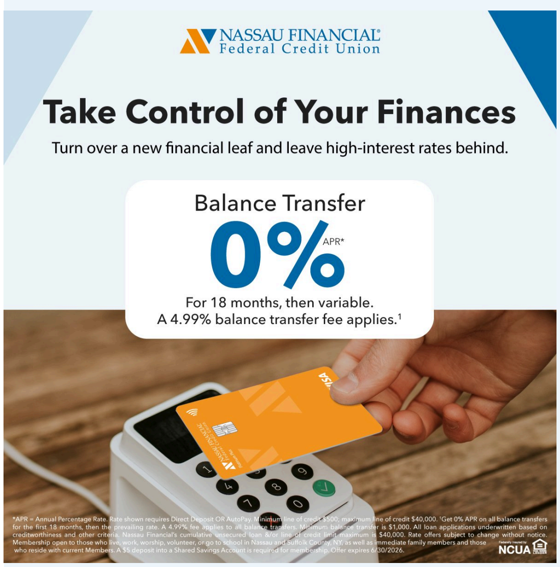
Learn More



7-Month Certificate Promotion

Get more from your money! Earn a fixed, high-interest rate and reach your financial goals faster.

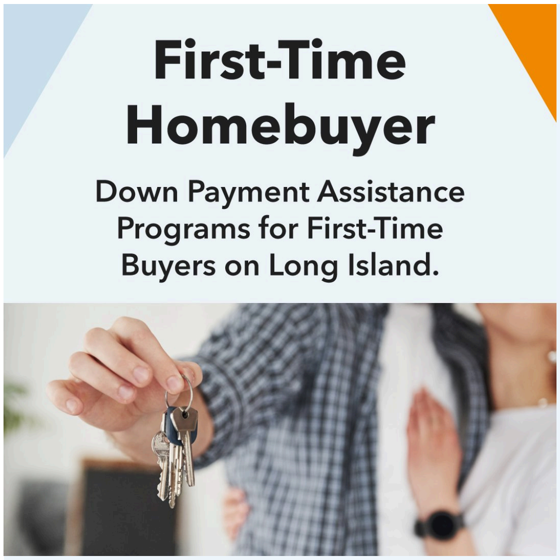
Open a Certificate Account



Balance Transfer Offer

Move high-interest balances to a Nassau Financial credit card and enjoy 0% intro APR on balance transfers. Simplify payments and start the season with savings.

Learn More



First-Time Homebuyer

Nassau Financial Federal Credit Union now offers access to the Homebuyer Dream Program® (HDP) Suite, providing grant assistance that may help reduce your upfront homebuying costs.

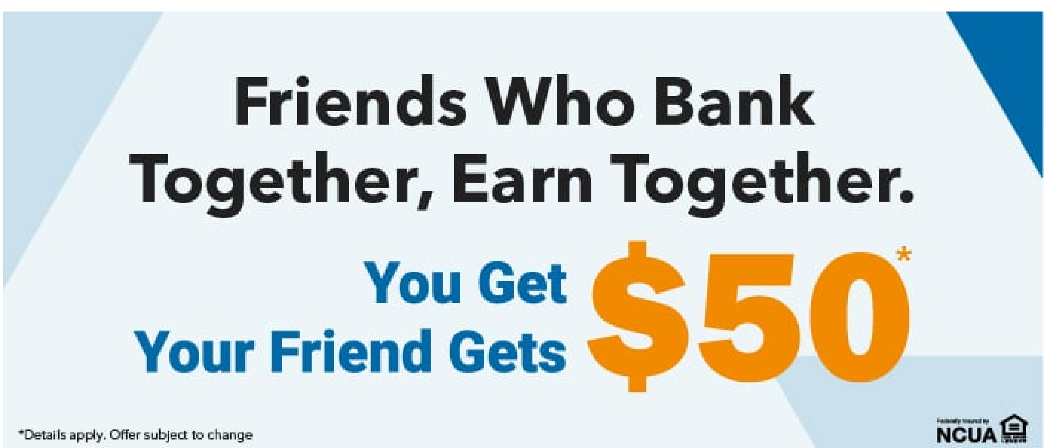
Learn More

Planning Ahead

Home Equity Line of Credit

Start planning your home renovations early! A Home Equity Line of Credit (HELOC) from Nassau Financial can help you finance your spring projects with flexible access to funds and competitive rates. Apply today!

Learn More



Refer My Friend

Fraud Tip

Know the Signs of Fraud

Fraudsters often create urgency to trick you into sharing personal information. Nassau Financial will never request sensitive details like login credentials or verification codes. Always verify unexpected communications before taking action. When in doubt, hang up and call us directly.

BaZing+ Checking

*APY = Annual Percentage Yield. Rates subject to change without notice. [1]Dividends earned on balances over $500 and up to $10,000. Must have Direct Deposit and 20 Debit Card charges per month. Important Notes: Fees could reduce the earnings on accounts.

7-month Certificate Promotion

*APY= Annual Percentage Yield. Rates are subject to change without notice. Important Notes: Fees could reduce the earnings on accounts. View a listing of current fees imposed by the Credit Union. On variable rate accounts, the rate may change after the account is opened. Variable rates are accurate as of the date shown immediately above the respective rate table or are prospective dividend rates for the current dividend period. Fixed rates are accurate as of the date shown immediately above the respective rate table.

[1]Earn 3.75% APY on a 7-month Regular CD with a $10,000 deposit in new money. Otherwise, the rate is 3.50% APY. Bonus for Active Members: Maintain an active checking account /or if you have an active loan with us, we will waive the new money requirement and you earn 3.75% APY! A penalty may be charged for early withdrawal. Rates offered are subject to change at any time without prior notice.

Balance Transfer

*APR = Annual Percentage Rate. Rate shown requires Direct Deposit OR AutoPay. Minimum line of credit $500; maximum line of credit $40,000. Get 1.75% APR fixed for the first 12 months, then the prevailing rate, which is variable and based on the Wall Street Journal Prime Rate plus a margin, based on creditworthiness, on the last business day of the month with a cap of 17.9%. [1]Get 0% APR on all balance transfers for the first 18 months, then the prevailing rate. A 4.99% fee applies to all balance transfers. Minimum balance transfer is $1,000. All loan applications underwritten based on creditworthiness and other criteria. Nassau Financial's cumulative unsecured loan &/or line of credit limit maximum is $40,000. rate offers subject to change without notice.

Home Equity Line of Credit

*APR = Annual Percentage Rate. Terms, Rates, and Conditions subject to change without notice. Stated rates are based on credit worthiness and other criteria. No closing cost option requires a minimum draw of $50,000 at funding. Closing costs must be paid back if the line is closed within the first 3 years, including internal refinances. Minimum draw at funding and a minimum balance of $50,000 must be kept for at least 18 months. If the balance falls below $50,000 during the first 18 months, the introductory rate reverts to Prime Rate plus a margin. Members do not qualify for the introductory rate if they already had an introductory rate on a HELOC at Nassau Financial within the past three (3) years. [1] Base rate is Prime Rate with a margin and requires Auto Transfer AND Direct Deposit. Minimum Rate is 3% and Maximum Rate (Ceiling) is 18%. Minimum line amount is $25,000 and maximum line amount is $250,000. Maximum CLTV is 80%. Subject property must be the primary residence of the applicant and located in New York State. Cooperative properties not eligible. Fixed Rate Option (FRO) available during draw period: Minimum amount is $10,000. Maximum term is 240 months. Three fixed rate advances maximum at one time during draw period. Fee of $75 per advance. FRO rates differ from HELOC rates and are based on credit report status at time of request, and other criteria. Credit reports re-pulled after 60 days and subject to new rate and re-approval. Membership is open to those who live, work, worship, volunteer, or go to school in Nassau and portions of Suffolk County, NY, as well as immediate family members and those who reside with current Members. A $5 deposit into a Share Savings Account is required for membership.

Refer-a-Friend

*Must have Direct Deposit into a Nassau Financial Checking Account to qualify for this referral. Offer subject to change without notice. Subject to qualification. Offer includes $50 to the referrer when their referral opens a Checking Account with Direct Deposit $250 or more and completes 20 Debit Card transactions within 60 days of account opening.

Membership open to those who live, work, worship, volunteer, or go to school in Nassau and portions of Suffolk County, NY, as well as immediate family members and those who reside with current Members. A $5 deposit into a Shared Savings Account is required for membership.

Stay Connected

Federally Insured by NCUA

View this email in a browser