



MONEY SMART

NEWSLETTER

Quarter 2 | 2026

A Legacy of Trust. A Future of Innovation.

As we celebrate 90 years of serving our members and communities, we're grateful for the trust you've placed in Nassau Financial throughout the decades. From our beginnings in 1936 to the continued growth we're experiencing today, our commitment remains the same: helping our members achieve their financial goals while providing exceptional service.

With summer just around the corner, many of us are planning vacations, home improvement projects, and time with family and friends. We're excited to share updates on new branches, member benefits, community events, and products designed to help you make the most of the season.

Branch Updates



Farmingdale Branch Now Open

We're excited to welcome members to our newest branch in Farmingdale.

Conveniently located to better serve our growing membership, the Farmingdale branch offers the same personalized service you've come to expect from Nassau Financial.

Extended Hours Starting June 18, 2026 - To better accommodate your schedule, the Farmingdale branch will now remain open until 6:00 PM on Fridays beginning July 18, 2026.

Stop by and say hello to our team!

[Visit Us](#)



Oceanside Branch Relocation Complete

Our Oceanside branch has officially moved to its new location. The new branch provides a modern, convenient banking experience while allowing us to better serve members throughout the Oceanside community.

If you haven't visited us yet, we invite you to stop by and see the new branch for yourself.

[Visit Us](#)

What's Happening?

THE KNICKS WON IN 5. SO DID OUR RATE.
CELEBRATE THE WIN WITH A WINNING RATE!

NEW AUTO LOANS
AS LOW AS **5.00% APR***

60-MONTH TERM
7 DAYS ONLY!
LIMITED TIME ONLY.

*APR - Annual Percentage Rate. Rates as low as 5.00% APR available to qualified borrowers on new auto loans for 60 months with a credit score of 680 or higher. Rate increases and fees for Auto Pay and Other Deposits. Credit review, membership eligibility, and other restrictions apply. Offer ends on 8/13/26. Offer valid for 7 days following New York Knicks Game 5 victory and is subject to change without notice. Membership is required to receive this rate, which, depending on vehicle, may be subject to a finance charge. Offer ends 8/13/26. Some restrictions may apply. © 2026 Nassau Financial. All rights reserved.

NCUA

The Knicks Won in 5. So Did Our Rate!

To celebrate New York's big win, enjoy **Auto Loans as low as 5.00% APR*** for **60 months**. Don't miss your shot to score a winning rate on your next ride.

[Apply Today](#)

Earn 3% Cashback on Fuel Purchases

Turn everyday spending into fuel savings with your powered by **BaZing checking account**.

Turn Fuel Stops into Rewards



Save at the Pump with BaZing

With gas prices continuing to impact family budgets, there's never been a better time to take advantage of your BaZing benefits.

Members with a powered by BaZing checking account can earn 3% cashback on fuel purchases each month, putting money back in your pocket every time you fill up.

[Learn More](#)

Travel Smarter

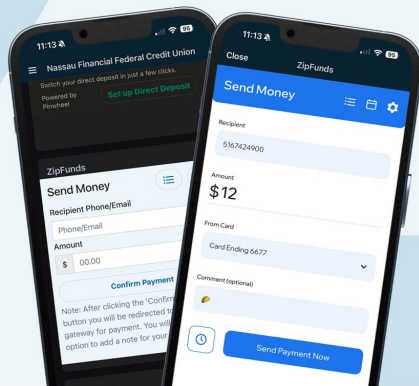
Take Your Nassau Financial Visa®
Along for the Journey

Travel Smarter with a Nassau Financial Credit Card

Whether you're planning a weekend getaway or a summer vacation, your Nassau Financial Visa Credit Card can be a valuable travel companion. Enjoy the convenience of secure purchasing, worldwide acceptance, and the peace of mind that comes with having a trusted payment option wherever your travels take you. Before you pack your bags, make sure your Nassau Financial Visa is at the top of your travel checklist.

[Learn More](#)

ZipFunds
Fast, Secure, & Easy



Send Money Fast

Need to send money to friends or family? ZipFunds makes it fast, secure, and easy to transfer money directly from your Nassau Financial account, no separate app required. Whether you're splitting a dinner bill, paying a babysitter, or reimbursing a friend, ZipFunds helps you move money in just a few clicks.

[Learn More](#)

Making a Difference in Our Community

Nassau Financial is proud to serve as a Premier Sponsor of the Empire State Ride Long Island, supporting the fight against cancer through research, education, and patient care. This annual event brings together riders, volunteers, and community partners to make a meaningful impact across our region. Thanks to the incredible generosity of participants and sponsors, this year's event is expected to raise more than \$100,000 to support these vital efforts. We are honored to be part of a cause that helps strengthen the communities we serve.

Planning Ahead

NASSAU FINANCIAL
Federal Credit Union

More Flexibility, More Possibility

Use your **home's equity** for renovations, debt consolidation, or anything **you need**.

Home Equity Line of Credit

5.99% APR*

Fixed for 18 months, then as low as Prime.¹



*APR = Annual Percentage Rate. Rate is based on creditworthiness and other factors. Offer subject to change. ©2026 Nassau Financial Federal Credit Union. NCUA

HELOC Summer Renovation Season

Summer is one of the most popular times for home improvement projects. Whether you're planning a kitchen renovation, updating a bathroom, building a deck, or tackling long-overdue repairs, a Home Equity Line of Credit (HELOC) can provide the flexibility you need. With competitive rates and convenient access to funds, a Nassau Financial HELOC can help bring your vision to life.

[Learn More](#)

Friends Who Bank Together, Earn Together.

You Get Your Friend Gets \$50*

*Details apply. Offer subject to change

Member since 1994

NCUA

[Refer My Friend](#)

Fraud Tip

Traveling This Summer?

Before you leave for vacation, take a few minutes to protect your accounts.

Submit a Travel Notification

Let us know where you're traveling so we can help prevent unnecessary interruptions when using your debit card.

Enable Debit Card Alerts

Using the Nassau Financial Mobile App, you can receive real-time alerts

whenever your debit card is used, helping you quickly identify unauthorized activity.

A few minutes of preparation can provide peace of mind while you enjoy your trip. Safe travels and have a wonderful summer!

Auto Loan

*APR = Annual Percentage Rate. All loan types, rates, terms and offers are based on applicant's credit history and are decided based on creditworthiness and other criteria. Other rates and terms available. Certain restrictions apply. Minimum loan amount is \$5,000 and assumes discounts for Auto Pay & Direct Deposit. No further discounts apply. Rate offers quoted, Terms & Conditions may change at any time. Minimum loan amount on 96-month term is \$50,000. Vehicles with commercial plates cannot be financed as a consumer auto loan. To qualify as new, vehicle must be current model year or one-year prior model with less than 5,000 miles. Vehicle model cannot be more than 7 years old, including the current model year. Auto Loan rates assume LTV 90% or less. An additional 0.25% APR may be applied with loan amounts over \$100,000.

BaZing Fuel

To earn 3% cashback on fuel purchases, you must connect your powered by BaZing checking account through Plaid and complete 20 qualifying debit card transactions each month. ATM withdrawals, account transfers, and deposits or refunds do not qualify. Cashback rewards are automatically deposited into your account monthly, up to a maximum of \$5 per month. For complete program details, please refer to the BaZing Fuel Terms and Conditions. The BaZing Fuel cashback program may be modified or discontinued 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%. ¹Get 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.

ZipFunds

ZipFunds is available only to Nassau Financial Members, accessible via Online & Mobile Banking. Some limitations may apply. \$1,000 daily transactions, limited to 5 transactions per day. \$5,000 weekly transactions, limited to 35 transactions per week. \$20,000 monthly transactions, limited to 50 transactions per month. Minimum transfer amount is \$1.00. Two (2) business day timeout for recipients to accept payments.

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

*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. Offer subject to change without notice. Subject to qualification. Offer includes \$50 to the referrer when their referral opens a qualifying Checking Account with Direct Deposit \$250 or more and has an active Online Banking profile.

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



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