



MONEY SMART

NEWSLETTER

Quarter 4 | 2025

As we enter the final months of the year, we want to take a moment to thank you for being part of the Nassau Financial community. Whether you celebrate Christmas, Hanukkah, Kwanzaa, Diwali, or enjoy the spirit of the season, we wish you joy, peace, and time well spent with the people who matter most. Thank you for trusting us to be part of your financial journey — we're grateful for you today and every day.



Are you or someone you know a **graduating high school senior**? Nassau Financial is awarding **\$2,000 scholarships** to **four outstanding members**. Winners will also have the chance to compete for even more scholarships through the NYCUA. Interested in applying? Follow the link below to learn about the required steps to complete and submit an application.

[Learn More](#)

Upcoming Events

Help us brighten the holidays for local children in need. Nassau Financial is once again participating in this year's Toys for Tots collection, supporting families throughout our community.

You can drop off **new, unwrapped toys** at any Nassau Financial branch now through **Friday, December 5** — the final day before donations are collected for

this year's Cruise-Through event.

Your generosity helps bring joy to children who need it most. Thank you for helping us make a difference this holiday season.

Branch Updates

We're thrilled to share two major enhancements coming your way next year. In **March 2026**, our Oceanside branch will be relocating to a brand-new, upgraded location just down the road to better serve our growing membership. Plus, we're expanding even further with the planned opening of our new Farmingdale branch in **Spring 2026**.

Stay tuned for more details as we get closer to these exciting milestones!

Your Voice Matters

We're excited to launch our new Voice of the Member program, designed to help us better understand and improve your experience with Nassau Financial. Powered by Vericast's survey platform, this program will invite members to share quick feedback after certain interactions—such as teller visits, loan funding, online and mobile banking activity, and contact center support.

You may receive short email surveys from us in the coming weeks. Your input will help us identify what's working well and where we can enhance our service. Every experience matters, and your voice helps us make Nassau Financial even better for you.

Instant Issue Debit Cards

Our Oceanside and Oyster Bay branches no longer offer instant issue debit card service. If you need a new debit card printed on the spot, please visit our East Meadow or Garden City branch.

All branches can still provide a **digital debit card** that you can add to **Apple Pay** or **Google Wallet**, so you can begin using your card right away even if you are not near an instant issue location.

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](#)

BaZing+ Checking

Earn More With Your Money.

3.00%

On balances over \$500¹

- Pet Insurance
- Discounted Rate Bonus
- 24/7 Account Access
- And So Much More!

[NassauFinancial.org/BaZing](https://nassaufinancial.org/BaZing)



NASSAU FINANCIAL
Federal Credit Union

*APY = Annual Percentage Yield. Rates subject to change without notice. Interest is earned on balances over \$500 and up to \$10,000. Must have Direct Deposit and 20 Debit Card charges per month. Details Apply.

NCUA

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](#)

Double Rewards

Starting October 16th, your Visa Platinum Plus card earns 2x points on every purchase through the holiday season. Shop smarter and make every dollar go further.

[Learn More](#)

Think Pink Donation Update

Thanks to member support, we donated **\$1,500** to **Making Strides Against Breast Cancer** last month through our Think Pink **Certificate**. Thank you for helping us give back.



Grow Your Funds This Season

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

7-Month Certificate

4.00%^{APY*}

Minimum Deposit of \$10,000 is required.¹



*APY = Annual Percentage Yield. Minimum deposit of \$10,000 required. Active Member Bonus available in select checking account or have an active loan with us to waive the minimum deposit to earn this APY. A penalty may be charged for early withdrawal. Rates offered are subject to change at any time without prior notice. NCUA



Earn 2X Rewards on Every Dollar Spent

Your everyday spending just got more rewarding—earn 2X points on every purchase made with your Nassau Financial Visa Platinum Plus Credit Card.

[Apply Today](#)
[NassauFinancial.org/credit-cards](https://nassaufinancial.org/credit-cards)



*APR = Annual Percentage Rate. Rate shown requires Direct Deposit OR AutoPay. Minimum loan of \$500. Maximum fee of \$500. Double points rewards offer expires on 12/31/2025. NCUA



**Think Pink.
Save Big.**

Your Support Made a Difference

**We donated \$1,500 to
Making Strides Against
Breast Cancer.**

Coming Soon

ZipFunds - P2P Payments Made Easy

We're launching **ZipFunds**, a new peer-to-peer payment service within online banking! Available on **December 1st, 2025**, you can send

money easily to friends and family - no matter where they bank - with just their phone number or email. Stay tuned!



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 summer projects with flexible access to funds and competitive rates. Apply today!

[Learn More](#)

Friends Who Bank Together, Earn Together.

You Get Your Friend Gets \$50*

*Details apply. Offer subject to change

Member FDIC
NCUA

[Refer My Friend](#)

Holiday Fraud Tip

Scammers are using AI-powered fake websites, delivery texts, and urgent gift card payment demands this holiday season. If a deal seems too good to be true, a text asks for payment, or someone you don't know wants you to buy prepaid cards, stop, verify, and contact us.

BaZing+ Checking

*APY = Annual Percentage Yield. Rates subject to change without notice. ¹Interest is 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.

¹Earn 4.00% APY on a 7-month Regular Certificate with a \$10,000 deposit in new money. Otherwise, the rate is 3.75% APY.

Bonus for Active Members: Maintain an active checking account or with an active loan with us, we will waive the new money requirement and you can earn 4.00% APY. A penalty may be charged for early withdrawal. Rates offered are subject to change at any time without prior notice.

2X Rewards

*APR = Annual Percentage Rate. Rate shown requires Direct Deposit OR AutoPay. Minimum line of credit \$500; maximum line of credit \$40,000. Details apply. Rate offers subject to change without notice. Double points rewards offer expires on 12/31/2025.

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. ¹Base 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



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Nassau Financial Federal Credit Union, 2575 Hempstead Turnpike, Suite 300, East Meadow, NY 11554, United States