

MONEY SMART

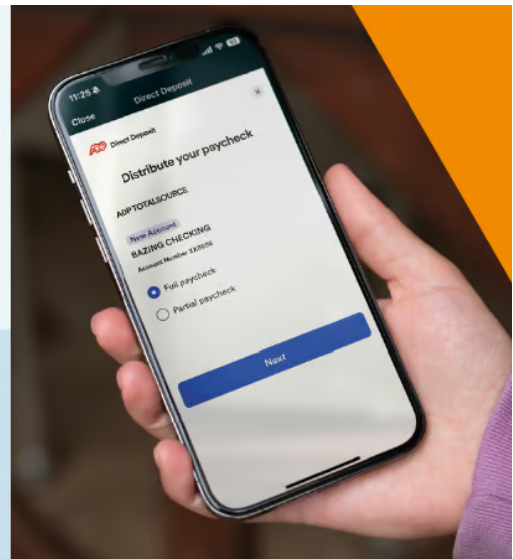
NEWSLETTER

Quarter 1 | 2025

As we step into 2025, we're excited to share some incredible updates and upcoming events at Nassau Financial! This year, we're focused on bringing you new opportunities to save, grow, and achieve your financial goals. We're here to make your financial journey even more rewarding. Be sure to stay tuned for upcoming community events and exclusive offers in the coming months – we can't wait to share what's next!



SHIFT Your Direct Deposit With Ease.



SHIFT is a quick and secure feature offered by Nassau Financial that allows you to switch your direct deposit with a few clicks. Available to all Nassau Financial Members, you can access this new financial tool directly in Online Banking!

Upcoming Events

- **Shred Day** (Saturday, April 19): 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.

- **TOBAY Car Show** (Sunday, April 27): Come visit us at this years Spring Car Show hosted by the Town of Oyster Bay at TOBAY Beach.
- **89th Annual Meeting** (Wednesday, May 28): We are presently in the process of organizing our 89th Annual Meeting scheduled to be held on Wednesday, May 28, 2025. See your statements and notices online in April 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 Everett Boccafolo and JoAnn Greene.

Board of Directors Biographies

What's Happening?

Balance Transfer

Still paying high-interest rates on your credit cards? It's time to take control of your finances with Nassau Financial. Transfer your balance today and enjoy **0% APR for 18 months**—helping you save more and pay down debt faster.

Transfer Your Balances

9-Month CD Promotion

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

Open a CD Account

NASSAU FINANCIAL
Federal Credit Union

Take Control of Your Finances

Turn over a new financial leaf and leave high-interest rates behind.

Balance Transfer

0%^{APR*}

For 18 months, then variable.
A 4.99% balance transfer fee applies.¹



*APR - Annual Percentage Rate. Rate shown requires Direct Deposit On AutoPay enrollment of at least \$100; maximum limit of credit \$40,000. *Get 0% APR on all balance transfers for the first 18 months, then the prevailing rate. A 4.99% fee applies to all transfers. Subject to credit review. Minimum \$1,000. All loan applications underwritten based on creditworthiness and other criteria. Nassau Financial's customer experience team is here to help. For more information, visit [nassaufcu.com](https://www.nassaufcu.com).
¹Balance transfer fee is 4.99% of the amount transferred. Maximum fee is \$40.00. Rate offers subject to change without notice. Membership open to those who live, work, worship, volunteer or go to school in Nassau or 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 new members. Offer valid from 2/17/2025 to 4/18/2025. NCUA logo

NASSAU FINANCIAL
Federal Credit Union

Boost Your Savings

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

9-Month CD	9-Month IRA CD
4.00%^{APY*}	4.50%^{APY*}
Minimum deposit of \$10,000 in new money or an active checking account. ¹	Minimum Deposit of \$1,000 is required.



Mortgages

Thinking about buying a home? With competitive mortgage rates, low fees, and personalized service, Nassau Financial is here to help you every step of the way! We've got the perfect mortgage solution for you. Let's make homeownership happen!

[Learn More](#)

Open a Certificate Account Today
NassauFinancial.org/certificates

*APR - Annual Percentage Rate. Earn 4.00% APY on a 9-month Regular CD with a \$10,000 deposit in new money. Otherwise, the rate is 3.00% APY. Minimum deposit is \$1,000. A penalty of \$100 is charged for early withdrawal. Rates offered are subject to change at any time without prior notice. NCUA

NASSAU FINANCIAL
Federal Credit Union

Your Dream Home Starts Here!

Let us help you open the door to homeownership!

- ✓ Competitive Rates
- ✓ Flexible Terms
- ✓ Local Lending Experts



Coming Soon

ZipFunds - P2P Payments Made Easy

We're launching ZipFunds, a new peer-to-peer payment service within online banking! 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](#)

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

5.49%^{APR*}

Fixed for 12 months, then as low as Prime.¹



*APR - Annual Percentage Rate. Terms, Rates, and Conditions subject to change without notice. Offered rates are based on creditworthiness and other criteria. Details apply. NCUA



**BaZing
Checking**
Earn More With Your Money.
3.00% APY*
On balances over \$500¹

Maximize your earnings without locking your money away! Our **BaZing Checking Account** offers a fantastic **3.00% APY***, giving you the best of both worlds – high interest and easy access to your funds for daily spending.

[Open a BaZing Checking Account](#)

**Friends Who Bank
Together, Earn Together.**
You Get
Your Friend Gets **\$50***

*Details apply. Offer subject to change



[Refer My Friend](#)

Fraud Tip: Protect Your Personal Information

March is a great time to review your security habits. Scammers are always looking for new ways to steal your information, so it's important to stay vigilant. Here are a few simple steps to protect yourself:

- Always use strong, unique passwords for your online accounts.

- Be cautious when clicking on links or attachments in unsolicited emails.
- Monitor your bank statements regularly for any unusual activity.
- Use multi-factor authentication whenever available.

Stay informed and protect yourself from fraud this month!

Balance Transfer Offer

*APR = Annual Percentage Rate. Rate shown requires Direct Deposit OR AutoPay. Minimum line of credit \$500; maximum line of credit \$40,000. ¹Get 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%. ²Get 0% APR on all balance transfers for the first 12 months, then the prevailing rate. A 3% 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.

9-month CD Promotion

*APY= Annual Percentage Yield. Rates are subject to change without notice. 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 9-month Regular CD with a \$10,000 deposit in new money. Maintain an active checking account with direct deposit and/or debit card usage to waive the new money requirement to earn 4.00% APY. *Otherwise, the rate is 3.75% APY with a minimum deposit of \$1,000. A penalty may be charged for early withdrawal. Rates offered are subject to change at any time without prior notice.

BaZing Checking

*APY = Annual Percentage Yield. 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. View a listing of current fees imposed by the Credit Union. 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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