

# MONEY SMART

NEWSLETTER

Quarter 2 | 2024

Spring is a season of renewal and growth, and here at Nassau Financial Federal Credit Union, we're embracing the spirit of the season with open arms. As flowers bloom and the sun shines brighter, we're excited to bring you opportunities for financial growth, community engagement, and personal financial security. Let's make this season a fruitful one, together.

Sincerely,

**John T. DeCelle**

*President and CEO*

## Upcoming Events

**Shred Day at Our Headquarters:** Join us in East Meadow on Saturday, April 20th from 9:30 am to 12:00 pm for our annual Shred Day event. With fraud on the rise, it's more important than ever to protect your personal information. Bring your private documents for secure shredding and enjoy peace of mind.



**Empire State Ride:** Mark your calendars for June 8th! We're gathering on Audrey Ave in Oyster Bay at 9:00 am, right next to our Oyster Bay Branch, for the Empire State Ride. It's more than just a ride; it's a mission to raise money for the fight against cancer. Interested in joining the ride or donating to our team? Sign up or donate below.

[Support Our Team!](#)

## Enhanced BaZing Checking Account Now with 3.00% APY\*

We've upgraded our BaZing Checking account to offer you even more. Here's what you need to know:

- Engage in 20+ Debit Card transactions/month
- Ensure at least \$500 in Direct Deposits/month
- Maintain a \$500 minimum daily balance, with dividends on balances up to \$10,000<sup>1</sup>
- Achieve these simple steps, and you qualify to earn 3% APY\* on your funds.

[Open a BaZing Checking Account](#)



**BaZing Checking**

Bigger Returns. Better Banking.

**3.00%**<sup>APY\*</sup>

On balances over \$500<sup>1</sup>

## Introducing Our New Fixed Home Equity Loan



**Lay the Foundations  
of Your Future Today**

Unlock the value in your home with our Fixed Home Equity Loan, designed to give you financial flexibility when you need it most.

- Access up to 80% of your home's equity
- Choose from flexible loan terms
- Enjoy no application or origination fees

- Benefit from rate reductions with Auto Pay and Direct Deposit
- Rates as low as 7.50% APR<sup>1</sup>

[Apply for a Fixed-Loan Rate](#)

## Annual Meeting

We are presently in the process of organizing our 88th Annual Meeting scheduled to be held on Wednesday, May 29, 2024. See your statements and notices online in April for RSVP information and how to attend. Presently, there are three (3) 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 Janis McDermott, Michael Kwaschyn, and Jayson Yager.

[Board of Directors Biographies](#)

## Financial Tip of the Month

This month, let's talk about emergency funds. An emergency fund is a financial safety net designed to cover unexpected expenses such as medical bills, car repairs, or job loss. Aim to save at least three to six months' worth of living expenses. Start small if you need to, but start. Your future self will thank you.



Check out our car shopping site to browse vehicles with preferred dealers.

[🚗 Start Shopping](#)

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### BaZing Checking

\*APY = Annual Percentage Yield. <sup>1</sup>Interest 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. Membership is open to those who live, work, worship, volunteer, or go to school in Nassau County, as well as immediate family members and household members.

### Fixed-Rate Equity Loan

<sup>1</sup>APR = Annual Percentage Rate. Terms, Rates, and Conditions subject to change without notice. Stated rates are based on credit worthiness and requires Auto Transfer AND Direct Deposit. The loan minimum is \$25,000; the loan maximum is \$250,000. Primary residences in New York State only. Cooperative properties not eligible. Loan to value restrictions apply. <sup>2</sup>Minimum loan amount must be \$50,000 to avoid closing costs. Closing costs must be paid back if the loan is closed within the first 3 years. Additional conditions and application fees may apply. <sup>3</sup>Credit reports re-pulled after 60 days and subject to new rate and re-approval. Maximum CLTV is 85%. Other details may apply. Membership is open to those who live, work, worship, volunteer, or attend school in Nassau County, NY. You must be 18 years or older to be eligible. A \$5 deposit into a Share Savings account is required for membership. Membership is open to those who live, work, worship, volunteer, or go to school in Nassau County, as well as immediate family members and household members.

### Stay Connected



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