


MONEY SMART

NEWSLETTER

Quarter 3 | 2024

New ITM!

Our new ITM is
available in Town
Hall South.

 *Massapequa, NY*



As summer winds down, we hope you've had the chance to relax and enjoy the season. With August upon us, we know many of you are gearing up for the back-to-school rush and perhaps sneaking in one last vacation. This month, we're excited to share tips and updates to help you make the most of the end of summer, from shopping smart to protecting your finances and supporting our community. Read on to find out more!

Exciting News: New ITM Coming to Town Hall South!

We're pleased to announce the opening of our latest Interactive Teller Machine (ITM) at Town Hall South, located at 977 Hicksville Rd, Massapequa, NY 11758. This state-of-the-art ITM offers a convenient way to manage your finances, with extended service hours and friendly video tellers. You can perform a variety of transactions, including deposits, withdrawals, and loan payments. Visit us Monday through Friday, from 9 am to 4 pm, and experience the future of banking with Nassau Financial!

What's Happening?

Save on Hotels with Hotel Planner

Planning a last-minute getaway? Don't forget to take advantage of our partnership with Hotel Planner, where Nassau Financial members can enjoy exclusive discounts on hotel stays. Whether you're booking a family vacation or a business trip, you can find

great deals and save big. Visit [Hotel Planner Discounts and Benefits](#) for more details and start planning your next adventure today!

[Book Now](#)

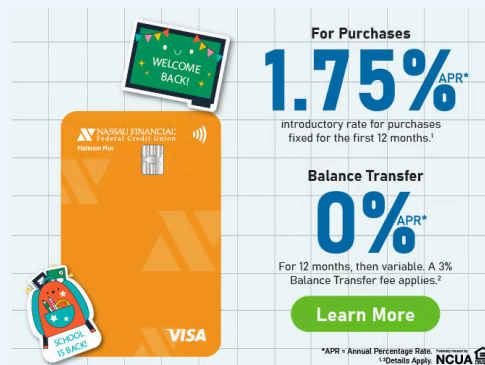


Save Up To
65%
Book Now!
NASSAU FINANCIAL
Federal Credit Union
HOTELPLANNER
Hotel Reservations & Discounts
Available Worldwide

Back-to-School Shopping Tips with Visa Platinum Plus Credit Cards

Get ready for the back-to-school season with our Visa Platinum Plus Credit Cards! Enjoy cashback on every purchase and a special introductory rate of just 1.75% APR on purchases for the first 12 months. It's the perfect way to save on school supplies, clothes, and more while earning rewards. Shop smart and save big this season!

[Learn More](#)

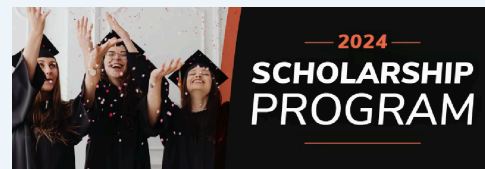


For Purchases
1.75% APR*
introductory rate for purchases fixed for the first 12 months.¹
Balance Transfer
0% APR*
For 12 months, then variable. A 3% Balance Transfer fee applies.²
Learn More
*APR - Annual Percentage Rate. ¹Details Apply. ²NCUA

Celebrating Our Scholarship

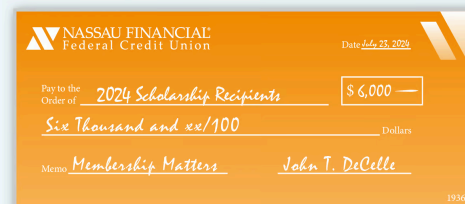
Winners: We recently celebrated our scholarship program by awarding \$2,000 each to our deserving winners! It was a fantastic event honoring these exceptional students. If you're interested in applying for next year's scholarships, stay tuned for details this September. Congratulations to our winners, and good luck in your future endeavors!

[Learn More](#)



— 2024 —
SCHOLARSHIP PROGRAM

Congratulations to this years winners:
Diego C. | Karolina B. | Nicholas C.



NASSAU FINANCIAL
Federal Credit Union
Date: July 25, 2024
Pay to the Order of 2024 Scholarship Recipients \$ 6,000
Six Thousand and 00/100 Dollars
Memo: Membership Matters John T. DeCelle
1936

Supporting Our Community: 900

Snack Bags for The INN: At Nassau Financial, we're committed to giving back to our community. This summer, we donated over 900 snack bags to The INN (Interfaith Nutrition Network) to help feed children who are out of school.

These snack bags provide essential nutrition to kids in need, and we're proud to support such a worthy cause. Thank you to all our members who contribute to making a positive impact in our community!



Home Improvement Ideas with a HELOC

Thinking about upgrading your home this summer? A Home Equity Line of Credit (HELOC) can provide the funds you need for a variety of home improvement projects. Whether you're renovating your kitchen, adding a new deck, or installing energy-efficient windows, a HELOC offers flexibility and competitive rates. Use your home's equity to create the space you've always wanted, and enjoy the benefits of potentially increasing your home's value.

[Apply for a HELOC](#)

BaZing Checking

Bigger Returns. Better Banking.

3.00%

APY*
On balances over \$500¹



[Open a BaZing Checking Account](#)

Financial Tip of the Month

Stay Safe from Fraud During Vacation Season

August is a popular month for vacations, but it's also a time when fraudsters are particularly active. To help keep your finances secure, we recommend following these simple tips:

- Monitor your accounts regularly for any unusual activity.
- Use secure, unique passwords for online accounts.

- Be cautious with public Wi-Fi and avoid accessing sensitive information on unsecured networks.
- Set up alerts on your credit and debit cards for immediate notifications of transactions.

At Nassau Financial, your security is our priority. If you suspect any fraudulent activity, contact us immediately.

Visa Platinum & Platinum Plus

*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.

Home Equity Line of Credit

¹APR = 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. ²Minimum 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. ³Credit 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.

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. 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.

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