

Fix Your Home - Repair Plan

Estimated average yearly home repair costs are around \$1,700. That is a large chunk of money if you are caught by surprise. Now is the time to get prepared before any unexpected repairs come about. How can you prepare yourself? Performing routine maintenance can save you a lot of money in the long run, as unexpected repairs tend to add up with costs of labor and other parts that may be needed. The 1% Rule is a great rule of thumb when figuring how much you should be saving for home upkeep. Ideally, you should figure any sort of problem may occur. For example, a leaky roof or an issue with heating/cooling systems. Some repairs could creep up well over the national average, so you should be saving 3-4 times more to deal with that. Making upgrades can increase the value of your home, so stay a step ahead before you start draining your wallet on unnecessary repairs and expenses.

[Read More](#)

Put Your Home's Equity to Work!

We Offer Very Competitive Home Equity Line of Credit Rates.



For those special projects or unexpected expenses when you need access to your financial resources, Nassau Financial offers very competitive Home Equity Line of Credit rates. Not sure how to get started? Sit down with a Personal Service Representative and get all your questions answered. Or [apply online](#).

- Borrow up to 70% of the approved value (minus any liens) of your primary residence.
- Low APR (Annual Percentage Rate).
- No pre-payment penalty.
- No application or annual fees.
- No closing cost option available.

[Apply Now](#)

APR = Annual Percentage Rate. No closing cost option requires a minimum of \$40,000 to be advanced at closing and credit line must be open for 3 years. Minimum loan amount is \$40,000, maximum loan amount is \$250,000. Maximum rate equals 17.90%. Principal and interest payment only. HELOC base rate as low as Prime rate minus .25%. Maximum LTV of 70%. Lifetime floor rate of 4.50%. Introductory rate available for new Home Equity Lines of Credit only. Subject to credit approval. Primary residence in NY only. Terms and conditions subject to change without notice. Stated rates are based on credit worthiness and may require automatic payments from a Nassau Financial Checking Account. Other details may apply. See NassauFinancial.org.

Join our Free Webinar Repaying Student Loans

Student loans can put a heavy burden on monthly finances, sometimes rivaling the cost of a mortgage. These days there are many options to help repay these loans. This webinar will teach attendees about the choices available.

Session 1: Tuesday, March 10, 2020
Time: 1:30PM

[Sign Up](#)

Session 2: Thursday, March 19, 2020
Time: 8:30PM

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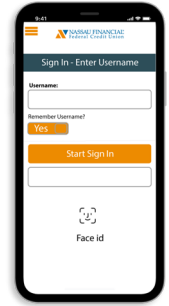


Do More With Online Banking

When you sign up for Online Banking with Nassau Financial you can:

- Get account balances
- Make Credit Card/Loan Payments
- Transfer money between accounts
- Pay Bills
- Create a budget

Ready to get started? Click the link below to sign up in as little as 2 minutes.



Sign Up Now

Savers Pro Will Grow with Your Child

From birth through college, Savers Pro has features that appeal to every age.

We'll even deposit the first \$5! Stop by a branch to open a Savers Pro Account today.

- High-interest rate on balances up to \$2,000
- \$10 cumulative coin match per month
- Parental Mobile Banking options
- Free Debit Card for easy access to balances (age 12+)
- Free Kasasa Checking (age 12+)

In The Community

This past month, Nassau Financial began to expand on our Financial Literacy program with seminars being held at our East Meadow Branch, as well as the Oceanside Library. Our goal is to improve the financial well-being of each member, and what better way to do that than by providing financial seminars discussing important topics on savings and raising financially savvy kids! Be sure to tune in on our social media channels for our upcoming seminars in March. Nassau Financial team members had an amazing time sponsoring the Kids Corner at the Kiwanis Club of Oceanside, NY annual super bowl pancake breakfast. A big thank you to the Kiwanis and all of the volunteers who made this event a success!

Hours & Locations



NassauFinancial.org | 516.742.4900

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For a complete list of Branches, Service Centers and Business Hours visit NassauFinancial.org

We make loans without regard to race, color, religion, age, sex or national origin. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Federally Insured by NCUA. Equal Opportunity Lender.



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