

# MONEY SMART

NEWSLETTER

Quarter 4 | 2024

The final quarter of 2024 is here, and we're closing out the year with exciting events, community initiatives, and incredible new promotions! We've been working hard to bring you even more ways to save, earn, and connect with your finances. As we continue to expand and grow, let's explore all the fantastic opportunities we have lined up for you this season.

MEET OUR NEW ITM!

TOWN HALL SOUTH - MASSAPEQUA



We're making it even easier to access your money with our new ATM at Town Hall South, located at 977 Hicksville Rd, Massapequa, NY. Stop by and enjoy the convenience of accessing your funds whenever you need them!

## Upcoming Events

- **Oyster Fest** (October 19-20): Join us at the Oyster Fest! We'll be set up in front of our branch with a table full of giveaways and the latest info on our services. It's a great time to meet our team and learn how Nassau Financial can help you achieve your financial goals.
- **Making Strides Walk** (October 20): We're coming together as a team to walk for breast cancer awareness. Join us in making strides toward a future without breast cancer and supporting those impacted by this disease.

[Donate To Our Team](#)

- **Out of the Darkness Walk** (October 27): We're honored to participate in the Out of the Darkness Walk at Jones Beach for suicide awareness.

Let's walk together to raise awareness and support mental health initiatives in our community.

## What's Happening?

### Our Charter is Expanding to Suffolk County!

We're thrilled to announce that our charter has officially expanded into Suffolk County! This exciting change allows us to extend our services to more members in the community, providing you with greater convenience and access to Nassau Financial's exceptional products. Stay tuned for more updates as we grow and open our new branch in Q4 2025.

### Think Pink CD Promotion

In honor of October's Breast Cancer Awareness Month, we're offering our **Think Pink CD** promotion. It's a unique way to save and support a cause that matters. Reach out to us to learn more about the special rates available for this limited-time offer.

[Learn More](#)

### Holiday Cashback on Our Visa Platinum Plus

Get ready for the holidays with our enhanced Visa Platinum Plus cashback! Now, you'll earn **1% cash back** on every purchase. Enjoy shopping and holiday cheer while putting some extra cash back in your pocket.

[Apply Today](#)

# Suffolk, Meet Nassau Financial!

 NASSAU FINANCIAL  
Federal Credit Union

 **Think Pink.  
Save Big.**

**10-month  
Certificate Account**

**4.75%**<sup>APY\*</sup>

Minimum deposit of \$50,000 new money.<sup>1</sup>

#### Invest in Hope

For every \$50,000 in new money deposited, Nassau Financial will donate \$50 to Making Strides to help fund critical breast cancer research.

[Open a CD Account](#)

 NASSAU FINANCIAL | NassauFinancial.org  
Federal Credit Union | 516.742.4900

 NCUA

## Holiday Shopping Just Got *Sweeter*

**1%** CASH BACK  
ON EVERY  
PURCHASE\*

Earn 1% cash back on every dollar you spend with the **Platinum Plus Credit Card** from Nassau Financial!

[Apply Today](#)

 NASSAU FINANCIAL  
Federal Credit Union

 NCUA

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.

## BaZing Checking

Bigger Returns. Better Banking.

**3.00%** APY\*

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




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](#)

## Holiday Fraud Tips

The holidays are a time for celebration, but it's also a season where scams and fraud can increase. Here are some tips to keep your finances safe:

1. **Monitor Your Accounts:** Keep a close watch on your bank statements and transaction history to spot any unauthorized activity.

- 2. Use Secure Payment Methods:** When shopping online, use secure payment options like PayPal with your Nassau Financial Credit Card for added protection.
- 3. Beware of Phishing Scams:** Be cautious of emails, texts, or calls requesting your personal information. Remember, Nassau Financial will never ask for sensitive information through these channels.
- 4. Set Up Alerts:** Use our mobile banking app to set up transaction alerts for real-time monitoring of your account activity.
- 5. Report Suspicious Activity:** If you suspect any fraudulent activity, contact us immediately for assistance.

Let's work together to ensure you have a safe and joyous holiday season!

#### 10-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. <sup>1</sup>Upon maturity, the Certificate term of 10 months will renew for a 6-month term at the then-prevailing rate. Rate offered only to Certificate Accounts that meet the minimum requirement of at least \$50,000 for Members with a Checking Account and Direct Deposit. A penalty may be charged for early withdrawal. Membership open to those who live, work, worship, volunteer, or go to school in Nassau and 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. Offer valid 10/3/2024 till 10/31/2024.

#### Visa Platinum Plus Credit Card Offer

\*APR = Annual Percentage Rate. Rate shown requires Direct Deposit OR AutoPay. Minimum line of credit \$500; maximum line of credit \$40,000. <sup>1</sup>Get 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%. <sup>2</sup>Get 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.

#### 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 and Suffolk County, as well as immediate family members and household members.

#### 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 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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