

MONEY SMART

NEWSLETTER

QUARTER 1 | 2023

I hope this email finds you well. At Nassau Financial, community is at the heart of everything we do. We remain committed to the community we serve and are grateful for the ongoing support of our Members. We continue to move in the direction of improvement, and in keeping with one of our corporate tenets, we strive to exceed the expectations of our Members.

We received good feedback in a recent Member survey; we heard you and we listened. We revamped our website to improve the Member experience. Rolled out a new mobile banking application offering many more helpful features and we are offering CDs at very competitive rates just to name a few of our recent enhancements.

And then, sometimes we are faced with unforeseen or unexpected challenges. I am sure you have noticed that our ATM service is limited as of late. Like other institutions, Nassau Financial has had its run with vandalism. I assure you that these instances are handled immediately, and charges are pressed with local authorities accordingly. As always there is a network of surcharge-free ATMs available for your use. Please visit our website for locations and hours.

Our aim is to continue to evolve and grow our product line. Join us for Shred Day on April 22nd and look for us at the TOBAY Car Show on April 30th!

I remain grateful for your ongoing support. Hoping you have a wonderful spring and summer ahead.

Sincerely,

John T. DeCelle

President and CEO



Make your money go the distance! Open a Certificate Account today and grow your savings.

11-Month CD¹

4.08%^{APY*}

Minimum to open: \$1,000
One-time no penalty withdrawal³

19-Month CD²

4.66%^{APY*}

Minimum to open: \$25,000
One-time no penalty withdrawal³

[Open a Certificate Account Today](#)

Join us for

Shred Day



[RSVP Today](#)

WE ARE

HIRING

[View Positions](#)

Annual Meeting

We are presently in the process of organizing our 87th Annual Meeting scheduled to be held on Wednesday, May 24, 2023. 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. No member of the Board or any other committee shall, as such, be compensated, as per section 1761a of the Federal Credit Union Act.

[Board of Directors Biographies](#)

Find Drive & Save.

Search for your next car with Nassau Financial's car shopping site.

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

 [Start Shopping](#)

*APY= Annual Percentage Yield. Rates are subject to change without notice. Important Notes: Fees could reduce the earnings on accounts. View a listing of current fees imposed by the Credit Union. On variable rate accounts, the rate may change after the account is opened. 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. ¹Upon maturity, the Certificate term of 11 months will renew for a 12-month term at the then-prevailing rate. Rate offered only to Certificate Accounts with a minimum of \$1,000. A penalty may be charged for early withdrawal. 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. ²Upon maturity, the Certificate term of 19 months will renew for a 18-month term at the then-prevailing rate. Rate offered only to Certificate Accounts with a minimum of \$25,000. A penalty may be charged for early withdrawal. 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. ³No penalty withdrawal is limited to 10% of the total certificate balance. Promotion can only be used once during the term. Promotion expires at the end of the CD term and does not carry over upon renewal. Funds withdrawn cannot be used to open a new Nassau Financial Certificate. IRA certificate not included.

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