

# MONEY SMART NEWSLETTER

Quarter 1 | 2024

Welcome to the latest edition of the *Money Smart Newsletter*, your monthly guide to smarter banking and financial wellness brought to you by Nassau Financial Federal Credit Union. Each month, we aim to provide you with valuable insights, tips, and exclusive offers to help you make the most of your finances. Let's dive into this month's highlights and discover how you can benefit from our range of services and special offers.



## **Shred Day: Protect Your Privacy**

Looking forward to some spring cleaning? This season, come and meet the Nassau Financial team at the following events:

- **Annual Shredding Event on April 20th, 2024**

Mark your calendars for our annual Shredding Event! As a valued member, you can attend this event for free. It's a safe and secure way to dispose of your sensitive documents.

**Event Details:**


- **Date:** April 20th, 2024
- **Location:** 2575 Hempstead Turnpike Suite, East Meadow, NY 11554
- **Cost:** Free for all members

For details and timings, please visit our [Shred Day](#) page.



Our visit to the Oceanside Kiwanis Club's annual pancake breakfast on February 11th was nothing short of delightful. It was a day filled with the warmth of community spirit and engaging conversations. We had the pleasure

of meeting a host of wonderful individuals including Town Clerk Kate Murray and Hempstead Town Supervisor Donal Calvin. These events always reinforce our commitment to our core values and remind us of the importance of active participation within our community.

 **Refer a Friend, Earn Together!**  
**\$50 For You, \$50 For Them**

Nothing beats sharing the benefits of Nassau Financial with friends and family. For every friend you refer who opens an account, both of you will receive a \$50 bonus. It's our way of saying thank you for spreading the word.

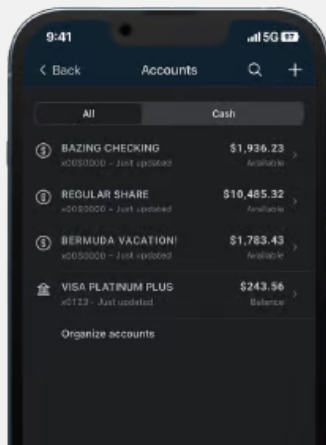


**Friends Who Bank Together,  
Earn Together.**

**You Get \$50<sup>™</sup>  
Your Friend Gets \$50<sup>™</sup>**

\*Details Apply. Offer subject to change. NCUA

[Refer Your Friend](#)




 **Embrace the Future with Mobile Banking | Bank Anytime, Anywhere**

In today's fast-paced world, Nassau Financial Federal Credit Union understands the importance of convenience and security in banking. That's why we offer top-notch Mobile Banking services. Enjoy the freedom to manage your finances right from your smartphone - whether you're at home, at work, or on the go.

**Benefits of Mobile Banking:**

- **24/7 Account Access:** Check balances, transfer funds, and pay bills anytime.
- **Security:** State-of-the-art encryption and security features keep your information safe.
- **Easy Deposits:** Deposit checks with a quick snap from your phone.

Not enrolled yet? No worries! [Sign up today](#) and step into the world of convenient banking!

 **New Certificate Offering: 5.00% APY\* for 7 Months<sup>1</sup>**

**Maximize Your Savings**

Looking for a smart way to grow your savings? Our new 7-month Certificate Deposit offers a stellar 5.00% APY\*. It's a secure and lucrative investment for your hard-earned money.

**Features:**

- **High Yield:** One of the best rates available.
- **Short Term:** Only a 7-month commitment.

- **FDIC Insured:** Your investment is safe and protected.

Start saving smarter today!

[Open a CD Account](#)


# HOT WHEELS HOT RATES

**6.49% APR\***  
as low as  
For terms 60-72 months

**6.99% APR\***  
as low as  
84-month term

**Apply Today**

**PRESIDENTS DAY SPECTACULAR**



[NassauFinancial.org/AutoLoans](https://NassauFinancial.org/AutoLoans)

**NASSAU FINANCIAL** Federal Credit Union | [NassauFinancial.org](https://NassauFinancial.org)  
516.742.4900

\*APR=Annual Percentage Rate. Details apply. **NCUA**

## 💰 **BaZing Checking: More Than Just an Account**

BaZing Checking is not just a checking account; it's a gateway to savings and benefits. Along with the great features of our Freedom Checking account, BaZing Checking offers additional perks like savings on gas, local deals, screen repair, and much more.

**Exciting News:** Soon, BaZing Checking will offer an impressive 3% APY\*. Stay tuned for more details!

[Open a BaZing Checking Account](#)

## **Financial Tip of the Month:**

Turn Saving into a Game: Create a 'Savings Bingo' card. Each square represents a different amount to save, ranging from small to larger amounts. Every time you save that amount, mark off a square. Aim to complete a row or the entire card within a set timeframe. It's like bingo, but instead of numbers, you're collecting savings! Click the image below to download your [Savings Challenge Bingo Card](#).

*\$2,000*  
**Savings Challenge**

**Bingo Card**

<b>\$20</b>	<b>\$75</b>	<b>\$500</b>
<b>\$750</b>	<b>\$2,000</b>	<b>\$1,000</b>
<b>\$50</b>	<b>\$1,500</b>	<b>\$100</b>



**Refer-a-Friend**

<sup>1</sup>We serve everyone who lives, works, worships, volunteers or attends school in Nassau County, NY. A Savings Account balance of \$5 is required. 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.

**CD Account**

\*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. <sup>1</sup>Upon maturity, the Certificate term of 7 months will renew for a 6-month term at the then-prevailing rate. Rate offered only to Certificate Accounts that meet the new money (monies deposited from other financial institutions) minimum requirement of at least \$5,000 or \$1,000 minimum for Members with a Checking Account and Direct Deposit. 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.

**Auto Loan**

\*APR=Annual Percentage Rate. All loan types, rates, terms and offers are based on applicant's credit history and are decided based on creditworthiness and other criteria. Other rates and terms available. Certain restrictions apply. Minimum loan amount is \$5,000 and assumes discounts for Auto Pay & Direct Deposit. No further discounts apply. Rate offers quoted, Terms & Conditions may change at anytime. Minimum loan amount on 96-month term is \$50,000. Vehicles with commercial plates cannot be financed as a consumer auto loan. To qualify as new, vehicle must be current model year or one-year prior model with less than 5,000 miles. Vehicle model cannot be more than 7 years old, including the current model year. Auto Loan rates assume LTV 90% or less.

**BaZing Checking**

\*APY = Annual Percentage Yield. Rates subject to change without notice. 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.



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Nassau Financial Federal Credit Union, 2575 Hempstead Turnpike, Suite 300, East Meadow, NY 11554, United States