

Oyster Bay: Our Newest Branch!

Set in the heart of Oyster Bay, you will find our newest branch located at 50 Audrey Avenue. Surrounded by some of the areas finest local shops and eateries, convenience is the most notable attribute of our newest addition. What a way to end the year with new opportunities in a new space. Feel free to stop by and say hello! Stay tuned for more details about celebrating our grand opening with [100 Days of Giveaways](#) beginning January 22nd.



“Building Community is our Passion.”

Financial Health Webinar

Financial health is about so much more than your credit score. True financial health is based on four key components: Spend, Save, Borrow, and Plan. In this engaging webinar, you'll also get a chance to confidentially determine your own Financial Health Score and the steps you can take to improve that score.

Session 1: Tuesday, January 14, 2020
Time: 1:30PM

[Sign Up](#)

Session 2: Thursday, January 23, 2020
Time: 1:30PM

[Sign Up](#)

Visit nassaufinancial.balancepro.org/resources/articles/webinars/ to register.

Holiday Closings

Martin Luther King Jr. Day: Monday, January 20, 2020

Our Online, Mobile, and Telephone Banking Services remain available to you 24/7.

CEO Update

Happy New Year! As we look forward to all that this new year, and new decade will bring, I'd like to reflect upon the improvements that Nassau Financial brought to our Membership in the past year. We have helped our Members to save over \$1 million for a second year in a row, thanks to our Save a Member Money program, affectionately called SAMM, which is also our mascot's name, by the way. Through this program, our Team Members work closely with our Members to compare their financial accounts and loans with other institutions to show them how Nassau Financial can offer them lower rates on loans, and higher rates on deposits, which then saves them money. This includes our free Kasasa Checking account that pays money back for debit card transactions and more, which not only Saves our Members Money, but can also generate extra cash!



I am proud to announce that our newest branch in Oyster Bay opened up on December 20th at 50 Audrey Avenue, right next door to Town Hall. This location has been in our plans for quite a while, and we are truly looking forward to serving not only our current Members who work locally for the Town of Oyster Bay, but we also welcome new Members to open accounts with us as well. Our grand opening celebration is planned for mid-January, including a Ribbon Cutting Ceremony, special offers, and giveaways for 100 days during the grand opening celebration. Make sure to follow us on Facebook and Instagram to stay up to date with all of our plans. We are looking forward to making a name for ourselves, and making a difference in the Oyster Bay community.

Expanding upon our financial literacy webinars and educational articles that we have been providing to our Members digitally for several years, the addition of financial literacy seminars in our branches was very well received. We are certain that our in-person seminars will add value to all who attend. Upcoming seminar listings can be found on our website, and we hope that you will attend.

Something is different on the front of our newsletter this month... it has a new name! While we continue to keep our focus on helping improve the financial well-being of our Members and the community we serve, we believe that "Money Smart" better captures our evolution of saving our Members money and providing financial literacy programs monthly through our newsletter, online, and in person at seminars held locally at our branches, at partner locations, and at local libraries. I hope that you enjoy this first edition of "Money Smart."

Many thanks to you, our Members, for inspiring us to bring our best offerings to you every day. We appreciate your Membership, and wish you a New Year of Health, Wealth, (Education), and Happiness.

Sincerely,

A handwritten signature in black ink that reads "John T. DeCelle". The signature is written in a cursive, slightly slanted style.

John T. DeCelle
President and CEO

Community

- With the success of our first Financial Literacy Seminar; Raising Money-Smart Kids looks to expand and continue to educate those interested in saving early and managing their money. The inaugural seminar held at our East Meadow branch proved to be a great success with a high turnout of eager parents and kids wanting to learn how to stay on track with saving and budgeting. Stay tuned for more seminars to come in 2020!
- We would like to extend our greatest appreciation to those that donated to the John Thiessen Children's Foundation Toy Drive!



Do you feel that breeze?

When winter hits, we can't help but think of that old song, "Baby, it's cold outside." For many of us, winter means high energy bills, but sitting in the dark or turning off the heat are not your only options. Here are some ways to improve your home's energy efficiency and save money during the cold months:

Sealing

Cold air can get in around the sides of windows, doors, and vents. Check out your local hardware store and pick up some weather-stripping to help aid in any unwanted sealing issues.

Heating & Cooling

Temperature systems account for about 56% of the energy in a typical U.S. home. New heating systems can achieve an efficiency of up to 97% so updating can save!

Appliances & Electronics

Appliances account for 20% of energy use in a typical U.S. home. Old ones can be energy hogs. To find energy-efficient products, look for the Energy Star label. Regularly unplug any energy hogging devices and equipment, use power strips and be mindful of charging/over-charging devices as devices left plugged in can still draw in energy.

[Read More](#)

Visit nassaufinancial.balancepro.org/resources/articles/baby-its-cold-outside-reducing-seasonal-energy-costs to read more.

Personal Loan Offers

- Flexible Terms
- Low Competitive Rates
- No Prepayment Penalties

[Apply Now!](#)

Visit www.nassaufinancial.org/home/personal/borrow/personal-loans to apply.

Optional Debt Protection Coverage is available. As an unexpected job loss, illness or disability could prevent you from making loan payments, you don't want to leave your family responsible for your loan balances. Nassau Financial offers Debt Protection in order to prepare you for unexpected occurrences. Find out more by speaking to a Representative today.

Up for an upgrade?

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January 1 – 31, 2020

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And, we'll give you

Kelley Blue Book[®]
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NASSAU FINANCIAL
Federal Credit Union



Visit enterprisevehiclesales.com/credit-union and contact your credit union to apply for pre-approval today

1: APR=Annual Percentage Rate. 0.75% off current rate. This is a buy down rate. The amount of the buy down will not affect the price of the vehicle. This rate offer is valid for all terms up to 60 months. Actual rate may vary based on credit worthiness, direct deposit and/or preferred payment options. Current rate will vary based on credit worthiness & terms. Financing for qualified Nassau Financial Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 01/01/2020-1/31/20. No cash advances. Offer cannot be combined. Not valid on previous purchases. 2: Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2019 Kelley Blue Book Co.'s website KBB.com. Kelley Blue Book Trade-In Value is based on accurate condition rating & mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Kelley Blue Book Trade-In Value. Kelley Blue Book valuation adjustments for vehicle mileage disproportionate to the age of the vehicle may be capped by Enterprise Car Sales at 20% of the vehicle's base value. If a Kelley Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair & competitive value for customer's vehicle. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. See a Sales Consultant for details. Offer void where prohibited. Used vehicles were previously part of the Enterprise rental fleet &/or an affiliated company's lease fleet or purchased by Enterprise from sources including auto auctions, customer trade-ins or from other sources, with a possible previous use including rental, lease, transportation network company or other use. Photo for illustration only. The "e" logo & Enterprise are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2019 Enterprise Car Sales.



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Get Rewarded for Loyalty

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It's Like You Get Paid to Bank Here!

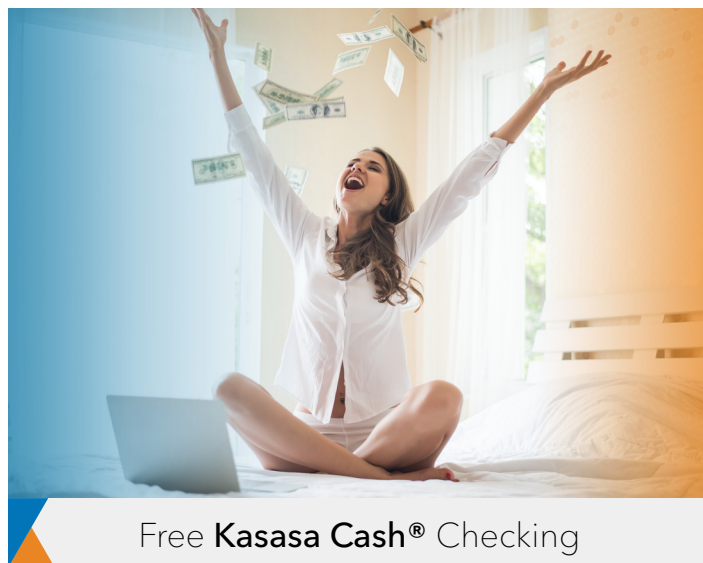
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*APY = Annual Percentage Yield. Details apply.

Apply Now!

Visit www.nassaufinancial.org/home/personal/bank/checking-accounts to read more.



Free **Kasasa Cash®** Checking

Dreams Within Reach

We understand the thrill of finding, buying and owning a home. With a mortgage from Nassau Financial, we can help you attain that dream! Flexible, competitive rates and a choice of fixed-rate or adjustable-rate loans, we can assist you with your first mortgage, new purchase, or refinance of a mortgage.

View Rates

Visit www.nassaufinancial.org/home/personal/borrow/interest-rates to read more.

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View Rates

Visit www.nassaufinancial.org/home/personal/borrow/interest-rates to read more.

Life Happens!

At Nassau Financial, we understand that unexpected overdrafts occur from time to time. Overdraft Protection is available to help with those unexpected moments.

The choice is yours:

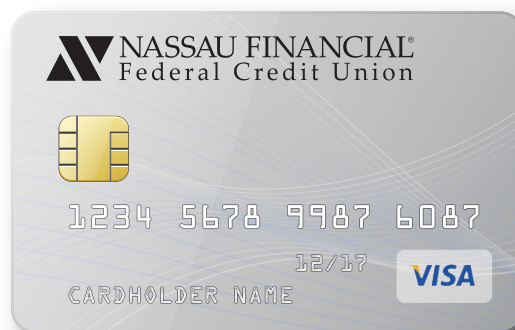
Service	Cost
Overdraft Protection Link to Another Deposit Account you have at Nassau Financial Federal Credit Union ¹	\$5 fee per transfer
Overdraft Protection Line of Credit ^{1,2}	Subject to interest
Overdraft Privilege	\$30 Overdraft fee per item

¹Call us at 516.742.4900, email us at MemberServices@NassauFinancial.org, or come by a branch to sign up or apply for these services;

²Subject to credit approval.

VISA® Credit Card Update

Please be advised that the minimum monthly payment for all Visa Platinum and Visa Platinum Plus Credit Cards will be 3%, or \$25, whichever is higher. This change is effective as of 3/20/20. Visa Card Holders will receive notices in their January and February credit card statements.



Certificate Account Change in Terms Reminder

Our standard Certificate Terms include 6, 12, 18, 24, 36, 48, and 60-month terms. Promotional-term Certificates, including 7-month, 9-month, and other non-standard terms will roll into the closest standard term upon maturity. For example:

Promo Term	Standard Term Rollover
7 Months	6 Months
9 Months	6 Months
13 Months	12 Months

The new Certificate term will be stated on Certificate Account maturity notices, which are sent out before maturity so you can act upon it as needed.

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Why pay high interest rates on your auto loan when you can lower your monthly payment with Nassau Financial's lower rates instead! Refinance your auto loan today with Nassau Financial Federal Credit Union and earn 1% Cash Back, up to \$250! Apply for our Driver's Edge Program at NassauFinancial.org or stop by your nearest Nassau Financial branch to get started today.

Annual Meeting

Dear Member,

We presently are in the process of planning our 84th Annual Meeting and Elections. Mark your calendar; you are welcome to join us. Light refreshments will be served.

Wednesday, May 27, 2020 at 5:00pm in our office at:
865 Merrick Avenue, Lower Level, Westbury, New York 11590

See your statement and notices in our branches in April 2020 for RSVP information.

Annual Elections

Presently, there is one (1) position up for re-election on the Board of Directors. This vacancy 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. On January 8, 2020, the Chairman of the Credit Union will appoint a Nominating Committee, whose duty is to nominate at least one member for this vacancy.

Additional Nominations

Nominations for vacancies may also be made by petition (as nominations cannot be submitted from the floor during the meeting) and filed with the Secretary of the Credit Union, in accordance with the following procedure no later than April 13, 2020:

1. A petition must be prepared and signed by one percent (1%) of the Credit Union membership eligible to vote (approximately 270 members).
2. A brief statement of the nominee's qualifications and biographical data, in similar form to those above, must be submitted.
3. All such nominations shall be accompanied by a signed certificate from the nominee stating that the individual is agreeable to the nomination and will serve if elected to office.
4. Nominations by petition and/or questions regarding the nominating procedures should be directed in writing to:

Board Secretary, Nassau Financial Federal Credit Union, 865 Merrick Avenue, Suite 250N, Westbury, NY 11590

Upon receipt of such petition(s), the Secretary of the Credit Union shall cause such nominations, along with those of the Nominating Committee, to be posted in the Credit Union lobby, no later than April 22, 2020 and entered on the official election ballot.

We hope you join us for our Annual Meeting and Elections on May 27, 2020 and look forward to seeing you.

Sincerely yours,

Janis McDermott
Board Secretary

Join us for our Ribbon Cutting Ceremony!

Join us at our new branch in Oyster Bay on January 22, 2020 for our Ribbon Cutting Ceremony! Stay tuned for more details as we enter the new year celebrating our new branch!



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Everett A. Boccafolo, Chairman	Gary P. Soricelli, Vice-Chairman
Janis B. McDermott, Secretary	Paul Egarter, Treasurer
Carmine P. Miranda, Director	Michael Kwaschyn, Director
Francis X. DeFontes, Director	

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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