

## Wrap Up this Holiday Season: Spend Less

Expenses can start climbing: presents, wrapping paper, cards, decorations, food, travel... it can all be a lot! Very few people have an unlimited holiday budget. So, if funds are tight why not use a little creativity? Save yourself from draining your wallet and straining your finances.

There are plenty of amazing gift ideas you can make yourself at home. Anything from handmade soaps or candles, crafts or even clothing! You don't need to break the bank when you can give something meaningful and creative, for instance:

### Gifts

Not only are homemade gifts cheaper, but many people appreciate them more than store-bought gifts because of the effort that goes into making them.

### Cards

If you create and send cards electronically, you avoid spending money completely. You can make your own or use one of the many free services online.

### Food

Are you hosting a dinner or a party? You may find yourself spending a significant amount of money on food. Consider doing a potluck to shift the burden of buying all the food, or possibly providing just appetizers and desserts. Buying in bulk is often a cheaper solution than supermarkets.

[Read More](#)

## There's a Smart Way to Shop!

With our VISA® Platinum Plus Credit Card you can enjoy:

- 1.99% APR\* intro rate for the first 12 months, then variable
- No Balance Transfer Fees. No Cash Advance Fees.
- Intro rate applies to Purchases, Cash Advances and Balance Transfers during the introductory period

\*APR = Annual Percentage Rate. Details Apply.



[Apply Today](#)

## Holiday Closings

Tuesday, December 24, 2019: All branches will close early at 2:00PM  
Wednesday, December 25, 2019: Closed Christmas Day  
Tuesday, December 31, 2019: All branches will close early at 2:00PM  
Wednesday, January 1, 2020: Closed New Years Day

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

TOP  
LONG ISLAND  
WORK  
PLACES  
2019

Newsday

# We're Hiring!

Send your resume to:  
[resumes@nassaufinancial.org](mailto:resumes@nassaufinancial.org)

- Real Estate Specialist • Mortgage Underwriter
- Call Center Representative • Branch Manager
- System Analyst Programmer • Teller
- Personal Service Representative

## We Were Named A Top Workplace On Long Island!

### We're Opening December 9, 2019!

## Our New Branch in the Heart of Oyster Bay

We are excited to announce the opening of our new branch located at 50 Audrey Avenue in Oyster Bay, next to Town Hall!

Stop by soon - we look forward to seeing you there. Be on the lookout for our Grand Opening Celebration in January. Text #OYSTERBAY to 516.548.1732 to receive special grand opening announcements.



## Children's Toy Drive

Our Annual Toy Drive for the John Theissen Children's Foundation will run through **Friday, December 13, 2019.**

Drop by your nearest Nassau Financial branch to put new, unwrapped toys in our collection box. As always, thank you for your generosity!

**ENJOY SAVINGS THIS HOLIDAY SEASON!**

Browse the region's largest inventory of new and pre-owned vehicles and get pre-approved today!

NassauFinancial.GrooveCar.com  
(866) 476-6834

**GrooveCar**  
POWERED BY FUSION

## There's Still Time to Apply!

We are still accepting applications for our 2020 Scholarship Program for graduating seniors! Visit our website for more details on eligibility and submission process. Hurry - applications are due 12/31/19!

[More Info](#)

# NASSAU FINANCIAL® Federal Credit Union

NassauFinancial.org | 516.742.4900

- |                                |                                  |
|--------------------------------|----------------------------------|
| 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.



STAY CONNECTED! Follow us on Facebook, Twitter, Instagram and YouTube, and register for eAlerts on our website NassauFinancial.org

