

## Smart Purchases to Make on Credit

Credit cards are outstanding financial tools to have on hand for life's little emergencies. What you may not know, though, is that some items can be considered 'smart purchases' to make on your credit card, even if you have the cash to pay upfront. Below you will find some smart buys to make with your credit cards.

**Appliances and Electronics:** With many credit card companies offering free extended warranties for items like washing machines, refrigerators, and televisions purchased with credit cards, it is a no-brainer to make these purchases with your credit card. That is especially true if you can pay the balance in full at the end of the month. You are getting an extended warranty for free without paying interest if you pay the balance in full.

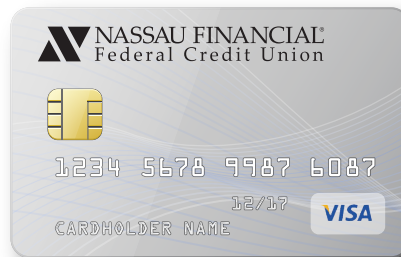
**Recurring Monthly Bills:** That is, of course, assuming you are going to pay the balance in full each month. However, paying recurring bills with your credit card allows you to shift all the smaller payments that come at different times each month to one single payment you pay once a month. It is a great way to ease the burden of paying bills, by making it a single transaction rather than 15 or 16 different ones. Plus, if you earn cash back rewards on your cards, you are getting a small reward for your efforts.

**Travel Plans:** Vacation and business travel expenses can add up quickly. However, if you use your credit cards to book your hotels and travel arrangements, you get the added benefit of a few key ingredients that add peace of mind.

[Read More at TrustedAdvice.NassauFinancial.org](http://TrustedAdvice.NassauFinancial.org)



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for the first 12 months, then variable



**Apply Today**

<sup>1</sup>APY=Annual Percentage Yield. Details apply.

## Attention:

### Holiday Club Accounts

Funds in your Holiday Club Account have been released to your designated Share Account as of October 1, 2019.

### Holiday Closing

We will be closed on Monday, 10/14/19 in observance of Columbus Day. Our Online, Mobile, and Telephone Banking Services remain available to you 24/7.

# CEO Update



It's hard to believe that Fall is here, and believe it or not, 2019 will soon come to a close. Now is a great time of year to get those last minute house projects done and enjoy the beauty of the season by attending fairs and festivals while the weather is still delightful. We enjoy getting out into the community and will participate in many events this fall, including the Making Strides Walk at Jones Beach, and the Oyster Festival in Oyster Bay. Make sure to stop by our booth to say hello. Our upcoming events, dates and locations are located in this issue and online on our Events page.

Speaking of Oyster Bay, we have been very busy making plans and renovations in order to open our 6th branch this fall. It is on Audrey Avenue in Oyster Bay, right next door to Town Hall, a convenient location for so many of our Members! Our newest branch will include a 24/7 ATM, plus Interactive Teller Machines (ITMs), a coin machine, and Representatives to help our Members open new accounts, apply for loans, and more. Be on the lookout for our Grand Opening announcements coming soon.

When it comes to serving our Members, we take pride in all of the technology that we offer so that our Members can bank with us anytime, anywhere. And now, we are proud to add Secure Texting to our technology mix this month. This new convenience is the perfect way to ask a simple question when you are on the go. Simply Text your question to our general phone number during regular business hours, and our Representatives will be happy to assist! You can even Text us when you are visiting our website, by clicking on the Text icon in the lower right corner to type in your question.

At Nassau Financial, our goal is to provide you with the best in financial solutions, plus excellent Member-service. We are growing and pleased to offer you more banking locations, plus new, convenient ways to contact us. It is our pleasure to serve you, because we know that you have many choices when it comes to financial partners, and we thank you for choosing Nassau Financial. I hope you enjoy reading our Fall issue, and I welcome your thoughts or suggestions at [askus@NassauFinancial.org](mailto:askus@NassauFinancial.org).

Sincerely,  
*John T. DeCelle*  
John T. DeCelle  
President and CEO

## Community News

### TOBAY Car Show

We were happy to be back in the Town of Oyster Bay for their annual car show. Meeting the community and explaining the benefits of joining our credit union is something we genuinely enjoy.



### Oyster Bay Branch Coming This Fall!



### Join us at these upcoming events:

- **10/19 & 10/20 Oyster Festival:** An annual event, both of our tents will be set up, right in front of the entrance to the Oyster Festival. We'll have games, prizes, raffles, and more! See [theoysterfestival.org](http://theoysterfestival.org) for more information. We hope to see you there!
- **10/20 Making Strides Walk at Jones Beach:** Our Team Members and their families raise funds and walk together each year, as Team HOPE walks in honor of those affected by Breast Cancer. We will also be a part of the celebration of life at the Pink Party at the Bandshell.
- **10/27 Out of the Darkness Long Island Walk:** Our Team Members and families will walk together to raise awareness and funds that allow the American Foundation for Suicide Prevention (AFSP) to invest in new research and support survivors of suicide loss.

### Making Strides

Every year, in honor of Sharon Gray, a former employee and all affected within our community, Nassau Financial's "Team Hope" participates in the American Cancer Society's "Making Strides" Walk at Jones Beach.

This year the event will be held at Jones Beach on Sunday, October 20 with registration beginning at 7:00am.

[Click here to join this special event](#)

Make sure to visit our booth at the "Pink Party" too! It's by the Bandshell.







# Benefits of Online Banking

If you've been resisting switching over to Online banking, here are some possible incentives to encourage you to give it a shot:

- It's easier to track your financial activities since you have many different ways to access account information.
- It's better for the environment because of the paperless statements.
- **Online Banking is FREE.**
- Automated online bill-paying features mean never forgetting a bill that is due. Plus, you don't have to buy stamps or manage the mess of a bunch of paper bills floating around.

**Sign up for Online Banking today!**

## Earn 1% CashBack on Auto Refinance

*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 at [NassauFinancial.org](http://NassauFinancial.org) or stop by your nearest Nassau Financial branch to get started on your savings today.

offer available to Auto Loans at other financial institutions. Current Auto Loans at Nassau Financial ineligible. Details apply.



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# Visa Card Changes

New changes are coming to our Visa Platinum & Visa Platinum Plus Credit Cards, here's what you need to know:

1. Visa Platinum Plus points will start to expire in 2020. We encourage you to use your points now, so you don't lose them next year.
2. Starting 11/15/19, Visa Cash Advance amounts will be limited to 10% of the total available credit lines on new Visa Platinum And Platinum Plus Credit Cards. This will also be effective on existing Visa Credit Cards.

Card holders will receive more information, including specific dates, with their Visa statements.

## Sign-up for E-Statements

It's simple to sign-up!

1. Log into your Nassau Financial Online Banking account.
2. Click the banner that states "Click here to cut the clutter with e-Statements."
3. Type "YES" into the agreement box.
4. Click the Activate Now button.

## Survey Says!

This fall, a random sampling of our Members will receive a survey from Nearman, Maynard, Vallez, CPAs. We welcome your feedback and encourage you to respond to the survey, if you should receive one. Thank you.

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For a complete list of Branches, Service Centers and Business Hours visit [NassauFinancial.org](http://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.



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