

Flushing Bank Participating in Federal Home Loan Bank of New York's (FHLB NY) 2023 Small Business Recovery Grant Program

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UNIONDALE, N.Y., Nov. 22, 2023 (GLOBE NEWSWIRE) -- Flushing Financial Corporation (the "Company") (Nasdaq: FFIC), the parent holding company for Flushing Bank (the "Bank"), today announced that the Bank is participating in the FHLB NY 2023 Small Business Recovery Grant Program. This program supports qualifying small businesses and non-profit organizations that have faced economic challenges due to the rate environment, inflation, supply-chain constraints, and/or rising energy costs.

John R. Buran stated, "We are pleased to participate in the FHLB NY Small Business Recovery Grant Program once again. As a community bank, it is critical that we support the small businesses that are the engine of our local economy. Small businesses have faced many obstacles over the past year, including rising costs, extended timelines for material, and in some areas a labor shortage. These FHLB NY Small Business Recovery Grants provide the much-needed funding for these businesses to help them through these difficult times."

About Flushing Financial Corporation

Flushing Financial Corporation (Nasdaq: FFIC) is the holding company for Flushing Bank[®], an FDIC insured, New York State—chartered commercial bank that operates banking offices in Queens, Brooklyn, Manhattan, and on Long Island. The Bank has been building relationships with families, business owners, and communities since 1929. Today, it offers the products, services, and conveniences associated with large commercial banks, including a full complement of deposit, loan, equipment finance, and cash management services. Rewarding customers with personalized attention and bankers who can communicate in the languages prevalent within these multicultural markets is what makes the Bank uniquely different. As an Equal Housing Lender and leader in real estate lending, the Bank's experienced lending teams create mortgage solutions for real estate owners and property managers both within and outside the New York City metropolitan area. The Bank also fosters relationships with consumers nationwide through its online banking division with the iGObanking[®] and BankPurely[®] brands.

Additional information on Flushing Bank and Flushing Financial Corporation may be obtained by visiting the Company's website at [FlushingBank.com](https://www.FlushingBank.com).

"Safe Harbor" Statement under the Private Securities Litigation Reform Act of 1995: Statements in this Press Release relating to plans, strategies, economic performance and trends, projections of results of specific activities or investments and other statements that are not descriptions of historical facts may be forward-looking statements within the meaning of the Private Securities Litigation Reform Act of 1995, Section 27A of the Securities Act of 1933 and Section 21E of the Securities Exchange Act of 1934. Forward-looking information is inherently subject to risks and uncertainties, and actual results could differ materially from those currently anticipated due to a number of factors, which include, but are not limited to, risk factors discussed in the Company's Annual Report on Form 10-K for the fiscal year ended December 31, 2022, and in other documents filed by the Company with the Securities and Exchange Commission from time to time. Forward-

looking statements may be identified by terms such as “may,” “will,” “should,” “could,” “expects,” “plans,” “intends,” “anticipates,” “believes,” “estimates,” “predicts,” “forecasts,” “goals,” “potential” or “continue” or similar terms or the negative of these terms. Although we believe that the expectations reflected in the forward-looking statements are reasonable, we cannot guarantee future results, levels of activity, performance, or achievements. The Company has no obligation to update these forward-looking statements.

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Contact:

Maria A. Grasso
Senior Executive Vice President, Chief Operating Officer
Flushing Bank
718-961-5400

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