

Flushing Financial Corporation Successfully Completes its Integration of Empire Bancorp, Inc.

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UNIONDALE, N.Y., Nov. 16, 2020 (GLOBE NEWSWIRE) -- Flushing Financial Corporation (the "Company") (Nasdaq: FFIC), the parent holding company for Flushing Bank (the "Bank"), announced today that it has successfully completed the integration of Empire Bancorp, Inc.

John R. Buran, President and CEO, Flushing Financial stated: "I am pleased to report that we successfully completed the transfer of Empire National Bank's customers to our core systems over this past weekend. We completed this systems conversion in an exceptionally efficient manner – within weeks of the closing of the acquisition. I am extremely proud of all our employees who worked tirelessly and demonstrated superb teamwork, in spite of the challenges presented by the pandemic, to ensure that this integration was a smooth transition for the former Empire customers. With the integration behind us, we are well-positioned to begin to realize the operating efficiencies and growth potential of our new organization."

About Flushing Financial Corporation

Flushing Financial Corporation (Nasdaq: FFIC) is the holding company for Flushing Bank[®], a New York State—chartered commercial bank insured by the Federal Deposit Insurance Corporation. The Bank serves consumers, businesses, professionals, corporate clients, and public entities by offering a full complement of deposit, loan, equipment finance, and cash management services through its banking offices located in Queens, Brooklyn, Manhattan, and on Long Island. As a 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. Flushing Bank is an Equal Housing Lender. The Bank also operates an online banking division consisting of iGObanking.com[®], which offers competitively priced deposit products to consumers nationwide, and BankPurely[®], an eco-friendly, healthier lifestyle community brand.

Additional information on Flushing Bank and Flushing Financial Corporation may be obtained by visiting the Company's website at <http://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, 2019 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.

Contact:

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



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