

SPRING 2019



Bulletin

SERVING NCPD MEMBERS AND THEIR FAMILIES SINCE 1940

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HOURS

Monday - Friday:
8:30 a.m. - 4:00 p.m.

MEMBER TELEPHONE SERVICE

516-938-4077

LOCATIONS

777 Old Country Road
Plainview, NY 11803
516-938-0300
Fax: 516-938-0311

1490 Franklin Avenue
Mineola, NY 11501
516-573-7260
Fax: 516-573-7009

WWW.NCPDFCU.ORG

STUDENT ACCOUNT SUITE

Easy to Open, Simple to use!

Our Student Account Suite includes:

- Regular Share Account – currently earning 1.50% APY*
- Student Checking Account
- VISA® Debit Card
- VISA® Credit Card up to \$1,000**
- Surcharge-free access to ATMs in the Allpoint® and CO-OP® Networks
- Mobile Banking with Mobile Check Deposit
- Online Banking with Bill Pay
- Easy online transfers to linked accounts



- Access your NCPD FCU account at other credit unions through the Shared Branch Network
- No minimum balance requirement
- No monthly service charges, no per check fees

Help your student get started on a sound financial path and have them open an account today!

*APY=Annual Percentage Yield. Rates subject to change. See Credit Union for details.
**For college bound students only.



Three \$2,500 Scholarships

NCPD FCU SCHOLARSHIPS

When students pursue a college degree, they make a powerful decision to invest in their future. NCPD Federal Credit Union is opening doors for students by offering **THREE \$2,500 SCHOLARSHIPS.**

To qualify*, students must:

- Be a credit union member with their own account
- Be an incoming freshman to an accredited two or four year college or university as a full-time student

Applying is easy. Pick up a scholarship entry form at any NCPD FCU location or apply online. The deadline is May 10, 2019. A drawing will be held and **THREE \$2,500 SCHOLARSHIPS** will be awarded to qualified students on May 21, 2019. Start planning your future – TODAY!

*No age requirement for college freshman. All household members must be in good standing with the credit union. Membership at NCPD Federal Credit Union is available for employees and immediate family members of federal, state, county, and municipal agencies or departments engaged in the police protection industry who work in Nassau County, New York. If you are unsure of eligibility, contact us at 516-938-0300. Please visit our website for more information and to download the entry form.



Discover the Credit Union Advantage



Message from the CEO

There's nothing quite like smelling fresh air and feeling warm sun on your skin after a long, cold winter. You may be looking forward to a vacation or a springtime project, or simply being able to relax outside again. And, if you have a teenager, you may be looking at college not too far in the future.

College can be an overwhelming prospect, especially when it comes to the price tag. We know how important education is, and as your credit union, we are dedicated to helping you. We are pleased to announce that we are awarding **three \$2,500 scholarships** for incoming college freshmen. For more details, be sure to see our exciting announcement on the first page.

If you have a teen student, then we have the perfect account to help get them started on learning healthy financial habits. With our **Student Account Suite**, your student can get a checking account, debit card and even a credit card – all with their name on it. They'll be able to manage their own money and learn financial independence with the freedom and simplicity of a student account. It's an easy way to encourage good financial habits and responsibility in your teen!

We are committed to ensuring NCPD FCU is a financial institution you can reliably turn to when you need help. On behalf of the Credit Union, I want to thank you for choosing NCPD FCU, and we wish you a happy, safe and warm spring.

Sincerely,

Peter J. Dittko
Chief Executive Officer



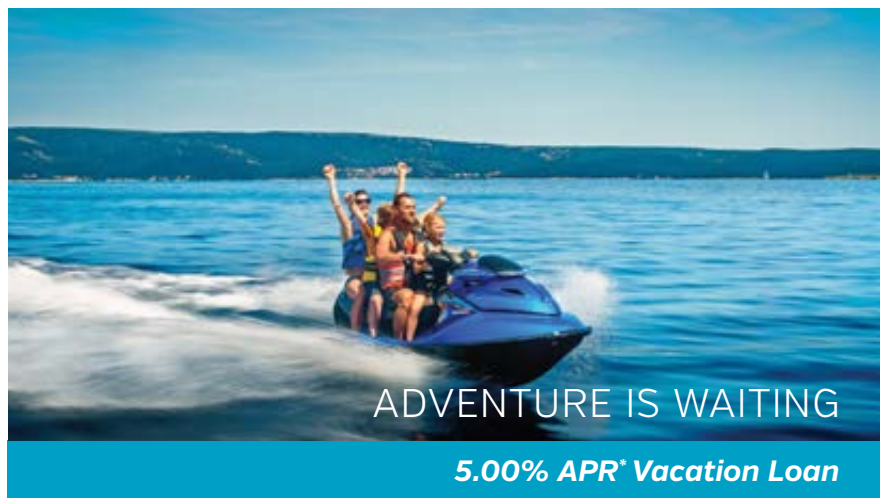
EMBRACE HOMEOWNERSHIP

Homeownership may seem like a daunting goal, but we're here to guide you through the process so you have a mortgage you can handle and the home you've been looking for.

At NCPD FCU, we go out of our way to help our members embrace homeownership because we know that buying a home is about more than crunching numbers and signing documents – it's about having a place to call your own, welcome friends and make memories. With us on your side, you'll benefit from:

- **Great, low rates**
- **Easy application**
- **Low fees**
- **Financing up to 90%**
- **10, 15, 20, and 30 year terms available at great rates as low as 3.789% APR***

Give us a call or stop by and talk to one of our mortgage loan officers! Your journey to homeownership starts here.



ADVENTURE IS WAITING

5.00% APR* Vacation Loan

It's time to start planning for that great summer getaway! Your next adventure is just beyond the horizon – seize it with a Vacation Loan from NCPD FCU. Take control of your summer, see the west coast, take a cruise...Anywhere you want to go, we'll help you get there. Make your dream vacation a reality with our low rate **5.00% APR* Vacation Loan**. Apply online with remote signing and start planning that summer getaway!

*APR=Annual Percentage Rate as of 3/13/2019. Rates subject to change. See Credit Union for details.

STOP AND SMELL THE SAVINGS

Auto loan rates as low as 2.65% APR*

Whether you're already on the open road or you're just starting the car-buying process, the journey is the most important part. We're here to help you enjoy it, stress-free, so you can savor every mile.

From buying a new or used vehicle, to refinancing your current **auto loan** from another lender, we've got you covered. With an NCPD FCU auto loan, you'll benefit from:

- **Rates as low as 2.65% APR***
- **Flexible terms**
- **Great, friendly service**

Get started on your journey, but don't forget to stop and smell the savings. Try our online application process with remote signing!



*APR=Annual Percentage Rate. Subject to change. New car refinance must be less than 6 months old and a maximum of 5,000 miles.



ACCESS FUNDS WHEN YOU NEED THEM

The equity in your home has gotten bigger over the years. You can access that equity through a **Home Equity Line of Credit** from NCPD FCU, giving you a source of funds to remodel the bathrooms, refinance your debt, pay for car repairs – the options are endless.

The process is simple. Choose between an **Interest-Only HELOC**, where you only pay interest for the first ten years, or a **Conventional HELOC**, where you pay both the principal and interest. Stop by one of our locations today for more information and to apply!

Low Rate of 2.99% APR*

*Borrow up to 75% of your home's value***

*APR=Annual Percentage Rate. Rate subject to change. APR is for the first two years, then Prime Rate for the remainder of the loan. See credit union for details. NMLS #412042

**Minus any existing first mortgage balance.



E-Z PUZZ ENTRY FORM

Enter to win \$25 cash! Circle the ten words in the puzzle below. They may appear in the puzzle vertically, horizontally or diagonally. Provide your name, address, phone number and email address in the spaces provided, and then return this form to us by mail or in person by May 10, 2019. All correct entries received will be entered in a prize drawing for \$25, which will be deposited into the winner's Share Savings Account. The winner will be announced in the next Bulletin.

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| ADVENTURE | COLLEGE | SCHOLARSHIP |
| BRIGHT | EDUCATION | STUDENT |
| CHECKING | PLANT | WARM |
| CHOICE | | |

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| J | E | Z | B | Q | F | M | E | L | G | U | V |
| T | G | D | X | E | P | Q | R | Q | Z | F | C |
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| A | L | Q | U | O | H | P | T | J | G | K | O |
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| P | O | B | R | T | R | S | E | F | H | P | C |
| P | C | R | A | A | A | T | V | M | E | R | E |
| C | D | I | W | C | L | U | D | T | C | Y | X |
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NAME _____

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PHONE _____ EMAIL _____

Detach and return to 777 Old Country Road, Plainview, NY 11803, ATTN: Marketing Department

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