

WINTER 2019



Bulletin

SERVING NCPD MEMBERS AND THEIR FAMILIES SINCE 1940

NEED TO ESCAPE THE WINTER BLUES?

Beat the blues and get some sun this winter! With a low-rate vacation loan from NCPD FCU, you can plan for any trip.

Borrow up to \$5,000 with flexible terms and escape to anywhere you please.

Go on that big getaway - apply today!

AS LOW AS **5.00% APR***



*APR=Annual Percentage Rate.

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

CONQUER THAT HOLIDAY DEBT

You were the hero of the holiday season between wrapping gifts, preparing food, and planning family outings. Now it's time to be your own hero! If you used high-rate loans or revolving credit to pay for everything, don't fret. We can help your wallet recover. With a low-rate signature loan for debt consolidation from NCPD FCU, you can consolidate your debt and save yourself money in the process. Take advantage of:

9.00% VARIABLE APR*



LOW,
COMPETITIVE
RATES

FLEXIBLE
TERMS

START
APPLICATION
ONLINE

Visit www.ncpdfcu.org or stop by and apply today!

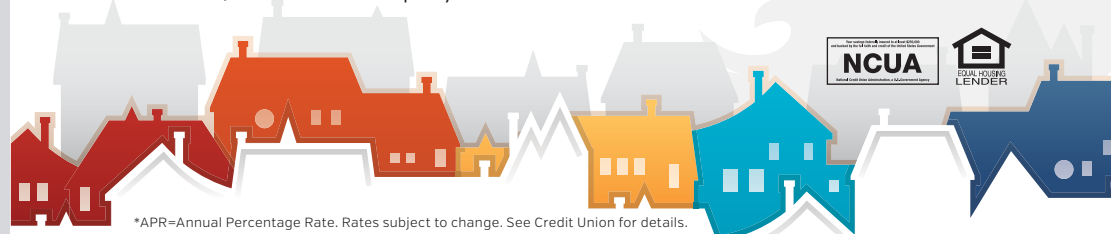
*APR=Annual Percentage Rate and can vary based on terms of the loan. Rate is subject to change. See Credit Union for details.

MAKE YOUR DREAM A REALITY

Thinking about a change of scenery? Looking to upgrade your home? We can help! With an NCPD FCU mortgage loan, you can get the house you want with the rate and benefits you deserve.

- Easy application
- Rates as low as **4.00% APR***
- No fees
- 10, 15, 20 and 30-year terms

Already have a home you love, but a loan you don't? We can help you refinance! Just call or stop by for more information!



*APR=Annual Percentage Rate. Rates subject to change. See Credit Union for details.

Discover the Credit Union Advantage



Message from the CEO

The new year is a new beginning – a time to set new goals and start new habits. It’s also the time to make sure you start the new year off right. As your credit union, we are committed to helping you make smart financial decisions and prepare for the future. You can take advantage of our savings and checking accounts, our IRAs and our loans to get the best rates possible for your money. Plus, we make it easy for you to manage your accounts with eStatements and Online and Mobile Banking with Mobile Check Deposit.

You may have accumulated debt from the holiday season, and high-rate credit cards only make it worse, as now you’re stuck paying a higher interest rate. We’re here to help. You can trust us to get you the lowest rate possible on a personal loan to consolidate your debt. Consolidating debt can be a way to save money on the interest you would otherwise have to pay. Stop by, give us a call, or start your loan application right from the website.

2019 is a fresh start for you and your finances. We’ll help you fulfill your financial resolutions, because serving your best interests is *our* top resolution.

From all of us at NCPD FCU, we wish you a happy, healthy 2019.

Sincerely,

Peter J. Dittko
Chief Executive Officer



SHARE THE SECRET OF CREDIT UNION MEMBERSHIP

Can you believe that some people don’t know about the benefits of credit union membership? NCPD FCU membership is available for employees of federal, state, county and municipal agencies or departments engaged in the police protection industry who work in Nassau County, **as well as their immediate family members**. Make sure they know all the awesome reasons to become a member:

- Not-for-profit, meaning excess earnings get returned to our members
- Member-owned
- Competitive dividend rates paid on savings and retirement accounts
- Low, competitive interest rates on loans
- All of the latest online and mobile banking technology
- Your accounts are federally insured by the National Credit Union Share Insurance Fund [NCUSIF]

Share the secret of credit union membership today and help your family make the most out of their money with a financial institution that serves their best interests.

WINTER TAKING A TOLL ON YOUR VEHICLE?

It doesn’t have to take a toll on your budget, either. If the harsh winter weather has finally proven you need a new car, our low-rate auto loans will help you afford it.

Whether you’re checking out a new or used car, you’ll know you can brave the winter with help from NCPD FCU.

Ready to take out an auto loan? Stop by, give us a call, or start your loan application right from the website.



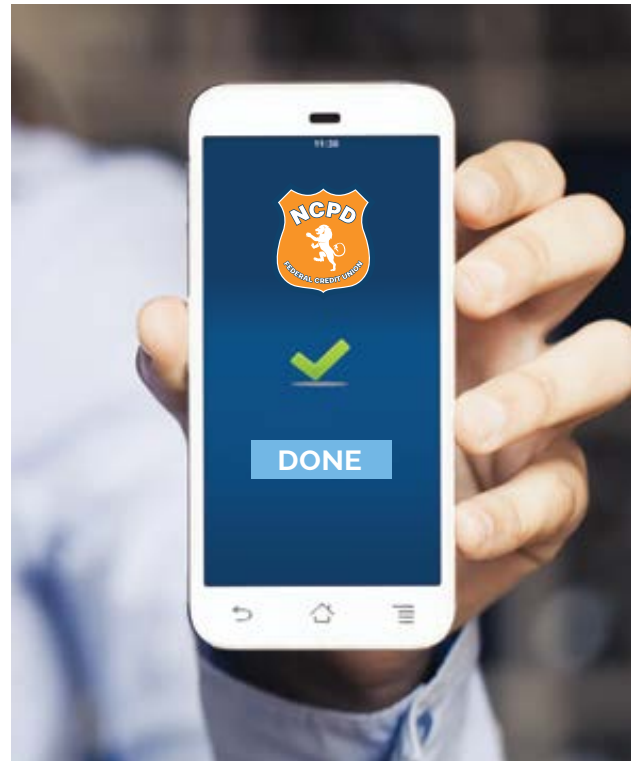
*APR=Annual Percentage Rate.

HOW TO PROTECT YOURSELF AGAINST SHIMMERS

With the shift to chip-based credit and debit cards comes a shift in skimming attacks. *Shimmers* are almost impossible to notice, inserted directly into the card reader to clone the data from your magnetic stripe. Your chip card cannot be cloned, though, and it's not a security flaw in the chip itself.

There is no easy way for you to detect a shimmer, and though they are rare, following these tips can help protect you from the risks:

- 1) **Choose wisely.** Pick ATMs that are inside buildings, and use gas pumps at brightly lit gas stations. Try to avoid using an ATM on a Saturday or Sunday as well; banks are usually closed then, making them popular days for thieves to install a skimmer or shimmer.
- 2) **Cover the PIN pad.** Use your body or your other hand to block the number pad as you enter your PIN.
- 3) **Use credit, not debit, when possible.** It's far easier to reverse a credit card transaction, since a debit transaction is an immediate cash transfer.
- 4) **Keep an eye on your bank activity.** Dispute any unauthorized charges or withdrawals immediately.



ACCOUNT ACCESS FROM ANYWHERE

Talk about convenience! At home, on vacation or anywhere else, you can access your accounts online anytime – for FREE! It's safe and secure. With online and mobile banking at NCPD FCU, you can:

- View account balances
- Pay your bills online
- Receive eStatements
- Deposit checks from Mobile Check Deposit
- Transfer funds

A graphic of a corkboard with several pinned notices and decorations. On the left, a yellow sticky note says 'Bulletin Board'. Below it is a blue Christmas tree. In the center, a white torn-edge paper notice titled 'Holiday Closings' lists: 'New Year's Day: Tuesday, January 1, 2019', 'Martin Luther King Jr. Day: Monday, January 21, 2019', and 'Presidents Day: Monday, February 18, 2019'. To the right of the notice is a blue and red bird. On the far right, a dark blue notice says 'Join us for Our Annual Meeting Thursday, January 24, 2019 4:00 PM at our Plainview office Be part of the Credit Union experience!'. There are also some red berries and a small white cloud-like icon on the board.

Bulletin Board

And the winner is...

Congratulations to Gordon Jenkins, the winner of last quarter's contest. Gordon's \$25 prize was deposited into his Share Savings Account.

Holiday Closings

New Year's Day:
Tuesday, January 1, 2019

Martin Luther King Jr. Day:
Monday, January 21, 2019

Presidents Day:
Monday, February 18, 2019

Join us for Our Annual Meeting

Thursday, January 24, 2019
4:00 PM at our Plainview office

Be part of the Credit Union experience!



MAXIMIZE YOUR IRA RETIREMENT SAVINGS

An Individual Retirement Account (IRA) is one of the best ways to save for your retirement. Why? The earnings on an IRA account generally are not taxed until distributed, giving you the power of compounded tax-deferred earnings. This means that your money will grow faster than it would in a fully taxable account. Depending on which IRA account you choose, your contributions may be tax-deductible, as well.*

Contribution limits for 2018 for traditional and Roth IRA plans are \$5,500, with additional catch-up contributions of \$1,000 for those 50 and over. Contributions for 2018 can be made up to April 15, 2019.

Drop by one of our locations for more information or to open your IRA today!

*Please consult with a tax advisor for specific tax savings and eligibility.

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 February 11, 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.

CREDIT SCORE	MEMBERSHIP	RETURNS
FLEXIBLE	MOBILE	SHARE
GETAWAY	NEW YEAR	SNOWY
INVEST		

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

NAME _____

ADDRESS _____

PHONE _____

EMAIL _____

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

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