



FALL 2022

BULLETIN

Serving NCPD Members and Their Families Since 1940.

Join Us For Member Appreciation Week!

October 17-21

Join us in celebrating our NCPD FCU family October 17-21, which includes **International Credit Union Day** on **October 20**. Visit our Plainview or Mineola branches for giveaways, refreshments, and participate in our raffle to win a **Google Nest Cam**, **\$150 Gift Card**, or **Amazon Kindle**. For a chance to win, complete the enclosed raffle insert. Drop it off at one of our branches, or mail it to **777 Old Country Road, Plainview, NY 11803**.

Don't Let a Great Ride Pass You By

Leaves are falling, change is in the air, and with several financing options to choose from, now is the perfect time to upgrade your ride.

New Vehicles

- Great low rate*
- Flexible payment terms up to 96 months
- 100% financing for vehicles up to \$80,000
- 90% financing for vehicles up to \$90,000

Used Vehicles

- Great low rate*
- Payment terms up to 72 months
- 90% financing for vehicles up to \$50,000
- 80% financing for vehicles up to \$60,000

Apply for your **Auto Loan** easily online or email us at loans@ncpdfcu.org.

*APR is Annual Percentage Rate. Subject to change. New car refinance must be less than six months old and a maximum of 6,000 miles. Used car financing also available for cars up to eight model years old. See credit union for details.

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Banking anywhere else would be a crime!



Apply Today!

Making a Difference With Project Thank A Cop

During NCPD FCU's summer membership drive, we asked our members to recognize officers whose work and efforts they valued. For each police shield filled in with the name of an officer, we pledged to donate \$2 and up to \$1,000 to support **Project Thank A Cop**. We recently fulfilled that pledge and donated \$1,000 to the **Project Thank A Cop** organization. Thank you to everyone who participated!



Your Go-To Stocking Stuffer

Gifts for Children

This holiday season consider gifting a membership to your immediate family, including step-children, step-grandchildren, great-grandchildren, nieces and nephews. It's only \$5 to open an NCPD FCU **Youth Savings Account** with **4.00% APY*** on the first \$1,000.

Gifts for Anyone

Who couldn't use some extra cash these days? Our no-fee **Visa® Holiday Gift Cards** are a great way to show someone you care. Order gift cards online at ncpdfcu.org/home/apply/visa-gift-card and pick them up at our Plainview or Mineola branches.

*Youth Savings Account 4.00% APY rate is on the first \$1,000 on deposit; amounts over \$1,000 will receive current savings dividend rate. Special rate limited to one Youth Savings Account per minor. All Youth Savings Accounts convert to a Regular Share Savings Account at age 18.

Membership Drive and Refer-a-Friend Winners

Congratulations to the winners of our **Membership Drive** and **Refer-a-Friend** raffles:

Michael Rashad – Yeti Hopper Flip® 8 Soft Cooler

Heather Ann Auer – Apple Watch Series 3 Smart Watch

Nicco J. Justiano – Beats Solo3 Wireless On-Ear Headphones

Katelyn Cacace – JBL Flip 5 Bluetooth Speaker



'Tis the Season for Shopping

When you use your NCPD FCU **Elite Preferred Visa Signature®** or **Visa Platinum Classic** credit card from October 1 to December 31, you earn two times the rewards points!

You can use those points to redeem high-value merchandise, vacations, services, and cash back that can be used as gifts or help for the holidays. Bonus rewards are capped to the first \$5,000 you spend.

Visa Platinum Classic:

- **11.95% APR** Fixed Rate*
- No Annual Fee
- 25-Day Grace Period
- Cash Back

Elite Preferred Visa Signature®:

- **9.95% APR** Fixed Rate*
- No Annual Fee
- 25-Day Grace Period
- Cash Back



Start earning your points now! Don't have one of our Visa credit cards? Apply online or come in to one of our locations today!

*APR = Annual Percentage Rate. Membership and credit approval required. Certain credit requirements apply. Some limitations may apply. The Annual Percentage Rate is fixed. See credit union for details.

How to Avoid Scammers When Selling Online

When selling items online make sure you are aware of these common scams and what you can do to protect yourself and your money.

Fake payment and refund request

A scammer may insist on paying for the item you're selling through a fake mobile payment app, hoping you will send the item before receiving payment. Or they may say they accidentally paid twice and ask for a refund.

Tip: Try to only sell items locally, and only for cash payments. Do not accept a mobile payment from someone you don't know.

Fake check overpayment

A scammer may offer to overpay through a check for an item you're selling. They will ask for a refund after you send the item and deposit their check, however it can take weeks for the bank to figure out the check was fake. So not only are you out the value of the item, but you also may be responsible for repaying the bank the entire amount of the fake check.

Tip: Never deposit a check for more than your selling price.

Fake verification code

A scammer may say they've heard about fake online listings and wants to verify you are trustworthy. They'll send you a text with a Google Voice verification code and then ask you for that code. Once they have the code they can create a Google Voice number linked to your phone and then use that number to scam other people.

Tip: Don't share any verification code with someone you don't know.



BULLETIN BOARD

And the Winner Is...

Congratulations to **Deanna Arena**, the winner of last quarter's contest. Deanna's \$25 prize was deposited into her Share Savings Account.

Holiday Closings

| | |
|----------------------------------------------|----------------------------------------------------|
| Columbus Day October 10, 2022 | Day after Thanksgiving November 25, 2022 |
| Election Day November 8, 2022 | Day after Christmas December 26, 2022 |
| Veterans Day November 11, 2022 | Day after New Year's Day January 2, 2023 |
| Thanksgiving Day November 24, 2022 | |

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 October 19, 2022. 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.

- | | |
|-----------------|------------|
| 1. APPRECIATION | 6. GIFT |
| 2. AUTOMOBILE | 7. HOLIDAY |
| 3. CELEBRATE | 8. SCAM |
| 4. FAMILY | 9. THANK |
| 5. FEE | 10. VISA |



Name: _____
 Address: _____

 Phone: _____
 Email: _____

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

NCPD Federal Credit Union Fee Schedule

Effective October 1, 2022

| | |
|------------------------------------------------------------------------------------|-------------------------------------------------------------|
| Certified Check (Share Drafts) | \$5.00 |
| Non-Sufficient Funds (NSF) Share Drafts | \$25.00 |
| Non-Sufficient Funds ACH Preauthorized Withdrawal..... | \$25.00 |
| Non-Sufficient Funds (NSF) Check/Draft Converted to Electronic Transfer..... | \$25.00 |
| Account/Statement Activity Printout Per Page..... | \$5.00 |
| Account Balancing Assistance Per 1/2 Hour..... | \$25.00 |
| 3rd-Party Official Check, under \$3,000..... | \$3.00 |
| 3rd-Party Official Check, over \$3,000..... | No charge |
| Stop Payment Check..... | \$10.00 |
| Stop Payment Series of Checks | \$10.00 |
| Stop Payment ACH..... | \$10.00 |
| Miscellaneous | |
| Copy of Paid Check..... | \$2.00 |
| Visa Gift Card If Not Used After 12 Months..... | \$5.00 Per Month |
| Over the Counter Item Return..... | \$25.00 |
| Visa Returned Payment Check Fee | \$25.00 |
| Visa Late Payment Fee | \$25.00 |
| Visa Standard FedEx® Delivery | \$45.00 |
| Visa Priority FedEx® Delivery..... | \$75.00 |
| Visa Cash Advance Fee | \$1.00 |
| Visa Debit Expedited Delivery Fee..... | \$50.00 |
| Dormant Account Monthly Inactive Fee | \$10.00 Per Month (After 12 months, charged annually) |
| Wire Transfer | |
| Domestic Outgoing Wire Transfer | \$15.00 |

BOARD OF DIRECTORS

- President**
Patrick Rail
- Vice President**
Matthew McCartin
- Treasurer/Secretary**
Dennis Barry
- Directors**
John Berry
Wayne F. Birdsall
Wayne Hartmann
William McHale
Tim Mensch
Devin Ross

SUPERVISORY COMMITTEE

- Chairman**
Robert Kohlmier
- Michael Velte
William K. Field V
James Ahern
Anthony M. Chieco

CREDIT COMMITTEE

- Chairman**
Wayne F. Birdsall
- Wayne Hartmann
Tim Mensch

ADMINISTRATION

- Chief Executive Officer**
William Mackey
- Chief Lending Officer**
Regina Hassard
- Chief Information Officer**
Wayon Elliott
- Financial Controller**
Dina Senra
- Compliance/
Operations Supervisor**
Karen Allen-Gomez
- Mineola Branch Manager**
Betsy Schwabacher

OFFICE STAFF

- | | |
|-------------------|------------------|
| Carissa Alexander | Sandra Morris |
| Bryan Bragman | Linda Oakley |
| Lisa Ciangetti | Alyson Parr |
| Maxwell Ferguson | Laura Pellechia |
| Gina Giuliano | Kathy Rosales |
| Kaleya Grant | Mary Sardegna |
| Kate Josefak | Rosina Troiano |
| Christine Leach | Patricia Toscano |
| Michael Levy | Kathline Vasquez |
| Robert Makley | Susan Wenz |
| Valerie Massaro | Colleen Worrell |
| Angela Mazarese | |

Hours

Mon. - Fri.: 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
516-938-3339 • Fax: 516-573-7009

www.ncpdfcu.org



Federally Insured by NCUA

Member Appreciation Week Prize Raffle

Simply complete and return this slip to be eligible to win one of our great prizes during our **Member Appreciation Week, October 17-21***. Please drop off the completed form to the Plainview or Mineola office, or mail to:

NCPD FCU
777 Old Country Road
Plainview, NY 11803

Name: _____

Email Address: _____

Phone #: _____



www.ncpdfcu.org • 516-938-0300

*Winner will be notified by email. By providing your email address, you are granting permission for NCPD Federal Credit Union to send you periodic emails. Email information will not be sold, licensed, shared, transferred, or otherwise disclosed to any third party. Opt out (unsubscribing) option will be provided on every NCPD FCU email. Acceptance of the prizes shall constitute the winner's consent for NCPD Federal Credit Union to use the winner's name and photograph for advertising and promotional purposes without further compensation. All winners will be notified and a list of recipients will be published in the NCPD Federal Credit Union Quarterly newsletter, NCPD FCU's social media channels, on the NCPD FCU website, as well as displayed in our branch offices.

Products and Services

We've been serving our membership since 1940, and offer products and services for every stage of life.

- **Free Checking**
- **Online Banking, Mobile Banking, Mobile Check Deposit**
- **High-Yield Savings Accounts**
- **Low-Rate Loans**
- **Online Loan Applications**
- **Cash Back Visa® Credit Cards**
- **Shared Branching and Surcharge-Free ATMs**

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PLAINVIEW
777 Old Country Rd.
516-938-0300

MINEOLA
1490 Franklin Ave.
516-938-3339

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Insured by
NCUA

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516-938-0300

