



FALL 2021

BULLETIN

Serving NCPD Members and Their Families Since 1940.

Join Us for
Member
Appreciation
Week
10/18/21 -
10/22/21

WE  OUR
MEMBERS

We're extending International Credit Union Day (October 21st) into a weeklong event exclusively dedicated to celebrating and thanking you for being a part of NCPD FCU. Visit our Plainview or Mineola branches from **October 18th to 22nd** for giveaways, or participate in our raffle to win a **Bose® Bluetooth Speaker, Fitbit Versa 2™, or Omnicarge™ portable charger.**

For a chance to win, complete the enclosed statement insert. Drop it off at one of our branches, or mail it to 777 Old Country Road, Plainview, NY 11803.

Feel At-Home With Mortgage Loans



All NCPD FCU Mortgage Loans have flexible terms with great, low rates, NO points, and NO origination fees, and our 30 year term has a fixed rate of **2.89% APR***. Experience the credit union difference.

Apply online now with our NO-FEE application to get your pre-approval today.

At NCPD FCU, it's our goal to help you feel at-home managing your finances, and home buying is a major factor. Thanks to our knowledgeable Mortgage Loan Officers, receive the close attention and support you need to create a plan and choose a term option that meets your home buying goals, whether to build equity faster or enjoy more flexibility.

**Mortgage
30 year
fixed rate**

2.89%
APR*

*APR is Annual Percentage Rate. Rates subject to change. Rates effective as of 10/01/21. See Credit Union for details. Property must be located in Nassau, Suffolk, Queens, Manhattan, Bronx, Brooklyn, Staten Island, or Westchester County and be your primary residence.
**95% financing available to first-time homebuyers with private mortgage insurance. Up to 90% financing available for other new purchase transactions with private mortgage insurance. NMLS #412042.

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**Banking
anywhere
else would
be a crime!**

Skip the Stress, Not the Magic, of the Holidays

Almost 80%* of Americans stress about going into debt for the holidays, and for good reason. According to <https://www.creditcards.com/credit-card-news/rate-report/>, the national average for credit card interest is 16.22% APR. Rather than rack up interest by charging gifts and travel to your credit cards, apply for an **NCPD FCU Personal Loan** and enjoy a significantly lower variable rate of **7% APR[^]**. Members in good standing are eligible to apply for a Personal Loan up to \$30,000 with **flexible terms up to 8 years**.

Use our easy, **online application** today and get back to what matters most during the holiday season.

*2018 Credit Karma survey.

[^]APR is Annual Percentage Rate. Interest Rate is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal + 3.50% and may change quarterly, with a floor rate of 7.00% APR and ceiling rate of 12.00% APR. The minimum amount for a loan is \$500 with a minimum term of 6 months. Your payment will not change over the life of the loan.

Gifts for Young Ones

Give the gift of membership this holiday season to your immediate family members, including step-children, step-grandchildren, great-grandchildren, nieces, and nephews. It's just \$5 to open an **NCPD FCU Youth Account**, with **4% APY* on the first \$1,000**.

*Youth Savings 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.



Gifts for Anyone

Cash is always a welcomed gift. Our **no-fee Visa[®] Holiday Gift Cards** make great gifts for family, friends, and co-workers alike. Order gift cards conveniently online at www.ncpdfcu.org/home/apply/visa-gift-card and pick up at our Plainview or Mineola branches!



Squash Those Online Shopping Humbugs

At NCPD FCU, we strive to keep our members well informed and ensure you know best practices to keep your finances airtight. Our **financial wellness partner GreenPath** provides tips to **minimize the risk of identity theft** while doing your online shopping this holiday season.

Following are three of our favorites!

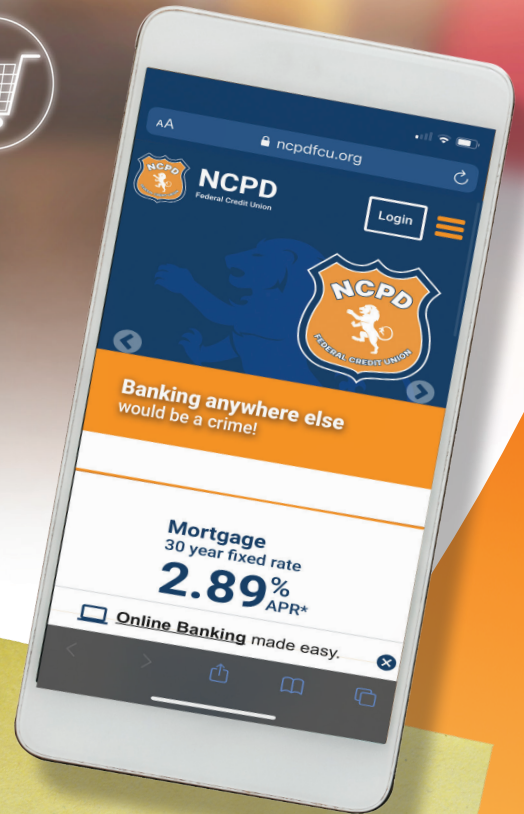
- 1. Monitor your accounts and statements each month, and check your credit report regularly.**
- 2. Look for "https" at the beginning of a site's URL to check that it's secure.** The "s" after the "http" indicates the site is encrypted and your data is safe.
- 3. Don't store credit card information on sites.** It may save time, but it's risky in the long run.



Always Open With Digital Banking

Branches closed, roads icy, on vacation, or just enjoying a lazy afternoon at home? Conduct your banking anytime, anywhere with NCPD FCU's Digital Banking tools.

- Online Banking - view balances, transfer funds, and pay bills without leaving home.
- Mobile Banking - enjoy all these features and more from our secure mobile application you can access on the go.
- eStatements - fast, secure, convenient, and available two to three days before paper delivery.
- Member Telephone System (MTS) - sophisticated and user-friendly, hear your account balances and history, make loan payments, and arrange Cross Member Transfers.



MTS Helpful Hints

- Your pin is the last four digits of your SSN.
- To enter your account number, enter 1 for Savings and 2 for Checking.
- If you have more than one Savings or Checking Account, reference your statement to locate the exact account number of each one.

Visit our website to enroll in Online Banking and eStatements.

Don't forget to download our free Mobile Banking App from Google Play and the App Store.

Call our MTS at 516-938-4077.

www.ncpdfcu.org

BULLETIN BOARD

And the Winner Is...

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

Holiday Closings

Columbus Day
Monday, Oct. 11, 2021

Election Day
Tuesday, Nov. 2, 2021

Veterans Day
Thursday, Nov. 11, 2021

Thanksgiving Day
Thursday, Nov. 25, 2021

Day after Thanksgiving
Friday, Nov. 26, 2021

Christmas Eve
Friday, Dec. 24, 2021

New Year's Day
Friday, Dec. 31, 2021



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 November 13, 2021. 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. BENEFITS | 6. MEMBERS |
| 2. CREDIT | 7. MOBILE |
| 3. ESTATEMENT | 8. MORTGAGE |
| 4. FRAUD | 9. SHARED |
| 5. HOLIDAY | 10. SHOPPING |

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

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, 2021

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
Foreign Outgoing Wire Transfer.....	\$30.00

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
Edward Schmitt

Robert Kohlmier
Michael Velte

CREDIT COMMITTEE

Chairman
Wayne F. Birdsall

Wayne Hartmann
Tim Mensch

ADMINISTRATION

Chief Executive Officer
William Mackey

Chief Lending Officer
Regina Hassard

**Chief Compliance/
Operations Officer**
Maureen A. Genna

Chief Information Officer
Wayon Elliott

Financial Controller
Dina Senra

**Compliance/
Operations Supervisor**
Karen Allen-Gomez

Mineola Branch Manager
Betsy Schwabacher

OFFICE STAFF

Bryan Bragman	Sandra Morris
Lisa Ciangetti	Linda Oakley
Maxwell Ferguson	Alyson Parr
Kaleya Grant	Laura Pellechia
Laura Houlroyd	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

Membership 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 18th to 22nd***. Please drop off the completed form at one of our branches, 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 (unsubscribe) 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**

Banking anywhere else would be a crime!



PLAINVIEW

**777 Old Country Rd.
516-938-0300**

MINEOLA

**1490 Franklin Ave.
516-938-3339**

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NCUA

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