



SPRING 2023

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

# BULLETIN

Serving NCPD Members and Their Families Since 1940.

## Honoring Hard Work, Perseverance, and Generosity

### The James J. Kilfeather Memorial Scholarship

James J. Kilfeather spent 25 years with the Nassau County Police Department and donated his time and energy to the betterment of NCPD FCU. The fund was established to provide financial resources to applicants who wish to pursue in-person, hands-on trade professions such as nursing or being a merchant marine. There will be **five awards of \$1,000** to assist in paying expenses associated with vocational training.

To qualify students must:

- **Be a Credit Union member with their own account**
- **Be enrolled in an in-person vocational school or program pursuing a degree or license\***
- **Demonstrate honesty, integrity, determination, a strong work ethic, and a proven ability to reach out and improve the lives of others**

Jim started on the Supervisory Committee in the late 1970s, and joined the Board as a director in 1980, a position he continued to fill until his passing. Jim did not pay lip service to the concept of volunteerism. His years with the Credit Union embodied it.

Jim valued hard work, persistence, and giving back. Through this fund, we hope his legacy and values will be passed on to future generations.

For more details and to apply for the scholarship, visit our website.

\*Online degrees are not eligible for this scholarship.

## Bright Minds, Brighter Futures

### NCPD FCU 2023 Scholarship



Our seniors fill us with pride, and we are certain that they have bright futures ahead of them! NCPD FCU is proud to once again offer **Three \$2,500 Scholarships** to full-time incoming freshmen attending two- or four-year colleges or universities.

Students must be Credit Union members and have their own account to qualify\*. To enter, pick up a scholarship entry form at one of our branches or download the form on our website. Submit the completed entry form by dropping it off at one of our branches, or faxing it to **516-938-0311**, or mailing it to **777 Old Country Road, Plainview, NY 11803**. The deadline to apply is **May 19, 2023**, and the three winners will be announced on **May 26, 2023**.

\*No age requirement for college freshmen. 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.



Scammers like to prey on young adults because they often treat information received via text, email, or social media as trustworthy.

- Individuals aged 20 to 29 reported losing money in 41% of the fraud cases they self-reported to the Federal Trade Commission last year.
- Individuals aged 70 to 79 reported losing money in 18% of the cases they reported. Even though the percentage is lower, their dollar losses tended to be greater than the younger segment.

Online shopping has been the number one type of fraud loss reported to the FTC's Consumer Sentinel Network for 20-29 year-olds since 2018.

Students are prime targets because they are open to buying items through social media sites. College students especially should be on the lookout for online textbook scams, where criminals advertise discounts for non-existent textbooks or as a pretense for stealing sensitive information.

**\$363** million in total losses from fraud were reported by U.S. consumers aged 20 to 29 in 2021.

**\$500** was the median loss from fraud reported by people in their 20s

**14%** of overall fraud cases in 2021 were reported by consumers in their 20s

One of the easiest ways to help prevent fraud is by using the **NCPD FCU Mobile App**. The app lets you check your account anywhere, at any time so you have a better chance of noticing any suspicious activity.



## Get Pre-Approved on Your Mortgage and Save

If you're ready to own a home, you probably already know that you should consider getting a pre-approval for a mortgage. You may even qualify to borrow more than you are comfortable spending, however it's a good idea to limit your home search to houses priced at an amount you can comfortably afford.

### What is the pre-approval process?

After you complete a mortgage application, NCPD FCU will verify the information you provide and perform a credit check. You will then get a Pre-approval Letter, valid for 90 days from the date on the letter.

Pre-approval reflects a preliminary determination that you qualify for a home loan and is not an offer to lend, a commitment for a loan, or a guarantee of specific rates or terms. Any rates quoted are only an indication of current rates as of the date of the Pre-approval Letter. Your actual rate, payment, and costs could be higher. You should get an official Loan Estimate before choosing a loan.

Pre-approval information that is needed:

- Copy of two years W2's for all borrowers
- Copy of one month of most current pay stubs for all borrowers or proof of income
- Approximate purchase price of property
- Anticipated down payment
- Approximate taxes or monthly maintenance for the area or property
- Estimated insurance amount

When you're ready to purchase a new home or refinance an existing home, NCPD FCU Mortgage Loan originators are available to answer your questions and guide you every step of the way. Mortgage features include:

- No application fee
- Financing up to 95%\* on home purchases and 75% on loan refinances
- 10, 15, 20, and 30 year terms available at great low rates\*\*
- Co-op financing available

Call us, stop by one of our branches, or visit us online for more information and to get started on your homebuying journey!

\*95% financing available to first-time homebuyers with private mortgage insurance only. Up to 90% financing available for other new purchase transactions with private mortgage. NMLS #412042.

\*\*APR is Annual Percentage Rate. Rates subject to change. 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.

# NCPD FCU Community Bulletin

NCPD FCU recently participated in the ribbon-cutting ceremony for our auditorium at the **David S. Mack Center for Training and Intelligence**.

We are happy to support the **Nassau County Police Department** and those engaged in law enforcement in Nassau County. Thank you to the **NCPD Foundation** for your support and for the coordination of the ceremony.

In other news, we recently partnered with the **American Heart Association** and **Go Red for Women** to raise awareness of heart disease.

NCPD Federal Credit Union was proud to support and collaborate with the American Heart Association throughout the whole month of February. The American Heart Association's signature women's initiative, Go Red for Women, is a comprehensive platform designed to increase women's heart health awareness and serve as a catalyst for change to improve the lives of women globally.

We also recently partnered with **Long Island Cares** and held a food drive in both branches through the month of January. We are happy to announce we collected 4 large boxes of food for those in need.



American Heart Association.



## Start Smart with a Student Account Suite

It's important for children and teens to establish good financial habits early. For a limited time, NCPD FCU is offering **\$150** to every person who opens a **Student Account Suite** and participates in these qualifying financial activities:

- Minimum opening deposit of \$25
- Enroll in eStatements
- Complete 8 qualifying debit card transactions in 60 days

Our Student Account Suite consolidates everything in one convenient location, allowing our student members to explore all the tools and resources they need for success throughout their lives.

This offer ends on **April 30, 2023**. Help your student get started on a sound financial path and help them open an account today!

\*The Student Account Campaign is available to new members who are enrolled in an accredited two- or four-year college or university as a full-time student. In order for the new student member to receive the \$150 bonus, the following activities must occur. Student members must open a Savings Account, a Checking Account, and a Debit Card. They must enroll for eStatements through our Online Banking portal and perform 8 Debit Card transactions within 60 calendar days. Once all conditions are met, NCPD FCU will deposit \$150 into the student members' Regular Share Savings Account provided the account is not closed or restricted at the time of payout. Bonuses may be reportable to you and the IRS on Form 1099-INT (or Form 1042-D, if applicable). Employees of NCPD FCU and its affiliates are not eligible for the Student Account Campaign. See terms and conditions for more information. Member must be at least 15 years old. The 8 qualifying transactions need to be a minimum of \$10 each



[www.ncpdfcu.org](http://www.ncpdfcu.org)

# BULLETIN BOARD

## And the Winner Is...

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

## Help NCPD FCU Celebrate Police Week

**Police Week** is a time to join your fellow community members to show support for local law enforcement officers and to remember those who have made the ultimate sacrifice in service to their communities. From **May 14** through **May 20**, our branch offices will be specially decorated to mark the occasion and we will be offering unique giveaways!



## BOARD OF DIRECTORS

**President**  
Matthew McCartin

**Vice President**  
John Berry

**Treasurer/Secretary**  
Dennis Barry

**Directors**  
Wayne F. Birdsall  
Wayne Hartmann  
William McHale  
Tim Mensch  
Patrick Rail  
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

Bryan Bragman	Linda Oakley
Lisa Ciangetti	Alyson Parr
Gina Giuliano	Laura Pellechia
Kaley Grant	Kathy Rosales
Kate Josefak	Manoela Pereira
Jimmy Kumar	Dos Santos
Christine Leach	Mary Sardegna
Michael Levy	Ryan Soroka
Robert Makley	Rosina Troiano
Valerie Massaro	Patricia Toscano
Angela Mazarese	Susan Wenz
Sandra Morris	Colleen Worrell

## 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](http://www.ncpdfcu.org)



Federally Insured by NCUA

## 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 31, 2023. 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. COMMUNITY | 6. SCAMS       |
| 2. EVENTS    | 7. SCHOLARSHIP |
| 3. HEART     | 8. SCORECARD   |
| 4. MORTGAGE  | 9. SPRING      |
| 5. PRIDE     | 10. STUDENT    |

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

Name: \_\_\_\_\_

Address: \_\_\_\_\_

Phone: \_\_\_\_\_

Email: \_\_\_\_\_

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

## Great Rates Come With Great Rewards



When you combine a great credit card with **ScoreCard Rewards** you have a winning combination!

NCPD FCU is proud to offer our members their choice of two great credit card options. Enjoy a **11.95% APR Fixed Rate\*** with the **Visa Platinum Classic** or a **9.95% APR Fixed Rate\*\*** with the **Elite Preferred Visa® Signature**. Both cards have no annual fees, a 25-day grace period, \$250,000 travel accident insurance, ScoreCard Rewards and CASH BACK!

With **ScoreCard Rewards**, you earn points for every dollar you spend on qualifying purchases. Those points can be redeemed for a variety of rewards, including merchandise, gift cards and travel. You can even earn unique experiences like upgraded sports event tickets and accommodation packages, a round of golf, the chance to fly an airplane, concert and theatre packages, and products from major brands like **Bose®**, **YETI®**, **Apple®**, and **DeWalt®**. The possibilities are endless!

Give us a call, stop by one of our branches, or visit our website and apply for an **NCPD FCU Visa®** card today.

\*Membership and credit approval required. Certain credit requirements apply. Some limitations may apply. APR = Annual Percentage Rate. The Annual Percentage Rate is fixed.  
\*\*NCPD FCU Elite Preferred Visa Signature cardholders are responsible for the payment of any and all charges associated with any goods, services, reservations or bookings purchased or arranged by the Visa Signature Concierge on cardholders' behalf. Any such purchases or arrangements are solely between the cardholder and the respective merchant, and Visa is not a party to the transaction. All goods and services are subject to availability. See full terms of service at visasignatureconcierge.com.