



SPRING 2021

BULLETIN

Serving NCPD Members and Their Families Since 1940.

A Mortgage You Can Depend On

Homebuying often means entering into the unknown. It can be as stressful as it is exciting. You don't have to go it alone – call in NCPD FCU for backup! With an **NCPD FCU Mortgage**, you can finance the home you want and get the support you need.



NCPD FCU has an online application so you can get your **NO FEE** pre-approval quickly and conveniently! As an added bonus, you'll earn a **\$250 NCPD FCU Gift Card*** to help you make your house a home.

Our low rates make it possible to lock in a mortgage payment that fits your budget. Call today for our best rate**, and speak with a Mortgage Loan officer to get started. Whether you're purchasing or refinancing, NCPD FCU is here for you every step of the way.

With an NCPD FCU **Mortgage** loan, benefit from:

- **Great low rates****
- **No points**
- **No origination fees**
- **Up to 95% financing[^]**
- **Co-op financing**

*Gift card will be given at closing.
**APR = Annual Percentage Rate. Rates subject to change. See Credit Union for details. Property must be your primary residence and located in Nassau, Suffolk, Westchester Counties or the five boroughs of New York City. NMLS #412042
[^]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.



Are You Ready For a Change of Pace?

Whether it's the open water or the open road that's calling your name, get going with an **NCPD FCU Boat** or **RV** loan. Our great rates and flexible terms make it possible to enjoy the great outdoors the way you want.

NCPD FCU **Boat** or **Recreational Vehicle** loans offer:

- **Rates as low as 3.75% APR***
- **Up to \$150,000 financing for a new boat or RV****
- **Up to \$75,000 financing for a pre-owned boat or RV**
- **Payment terms up to 120 months[^]**

Start your next adventure and apply online today!

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

**A recreational vehicle is defined as a motorized or towable vehicle that combines transportation and temporary living quarters for travel, recreation, and camping. RVs do not include mobile homes, off-road vehicles, snowmobiles, or conversion vehicles.

[^]Maximum term is 11 years. Determined by a combination of age of Boat or RV and loan term.

Boat or RV Loan

rates as low as

3.75% APR*

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

Message from the CEO

Dear Members,

As we reflect on a challenging 2020, I would like to thank all of you for your understanding and cooperation during this difficult time. Despite some initial limitations, we have kept our doors open to serve our membership during the pandemic. None of this would have been possible without the dedicated team of professionals whom I have the pleasure of working with. In addition, a special thanks to the Board of Directors who dedicate their time to the Credit Union. They were extremely supportive of efforts to protect our members and the employees of the Credit Union. As always, we strive to provide you the best possible member service experience.

I would also like to wish former President and CEO Peter Dittko well in his retirement. We thank him for 25 years of dedicated service to the Credit Union and its membership. Enjoy, Peter!

Despite all of the challenges during 2020, the Credit Union grew member deposits by \$103.4 million or 16.1%. The bulk of this growth was in regular share accounts. The Credit Union's outstanding loans grew by \$29.0 million or 14.2% on a year over year basis. The Credit Union originated \$76.5 million in loans during 2020 with the majority of loans being residential real estate loans. Total assets of the Credit Union grew by \$115.4 million or 15.1% on a year over year basis. The Credit Union's capital ratio ended 2020 at 14.08% and remains well above industry averages.

During 2020, the Credit Union moved its home equity application to its website portal for more convenient access to our membership. And, beginning in early March, our real estate loan application is also available for member access through our website.

The Credit Union continues its long tradition of providing above market dividends on our regular and retirement share accounts as well as competitive rates on our loan products.

We look forward to returning to normalcy in the year ahead and wish you and your family a safe and healthy 2021!

Sincerely,

William Mackey

Chief Executive Officer

Keep Your Financial Information Under Wraps

Staying vigilant means watching out for the virtual bad guys, too. Your financial information is sensitive, so keep it from falling into the wrong hands!

Be wary of fraudsters pretending they're financial institutions or government agencies. In an attempt to steal your information, they may pose as call center agents, or the contact could come in the form of a text message. Often—and ironically—they may appear to be notifying you of suspicious activity on your account.



Contact from legitimate institutions will never ask for your account numbers or passwords over the phone, email, or text unless you initiate the contact. They will also never write out the words "Social Security Number" in their communications. Similarly, do not click on links or fill out forms asking you to verify your personal information.

NCPD FCU partners with FISERV as our official fraud alert service. If you receive a message from FISERV, keep the following in mind to avoid compromising your personal information.

- FISERV text alerts will NEVER include a link. They will ask you to reply with "yes," "no," "help," or "stop" but WILL NOT prompt you to include any personal information.
- FISERV text alerts will ALWAYS come from a five-digit number. They will NOT come from a 10-digit number resembling a phone number.
- Phone calls from FISERV's automated dialer will ONLY request your ZIP code and no other personal information. Only when it's confirmed a transaction is fraudulent will you be transferred to a live FISERV agent who will ask questions to confirm your identity before reviewing your transactions with you.



Go to the Head of the Class

NCPD FCU 2021 Scholarships

When it comes to higher education, every financial decision can impact your future. That's why NCPD FCU looks forward to helping student members fund their college education! We offer **THREE** annual **\$2,500** scholarships to high school seniors who are part of our NCPD FCU family.

Full-time incoming freshmen attending an accredited two- or four-year college or university are eligible and must be Credit Union members with their own accounts to qualify*.

To enter, you can pick up a scholarship entry form at one of our branches or download the form on our website! Submit your completed entry form by dropping it off at one of our branches, faxing it to **516-938-0311**, or mailing it to **777 Old Country Road, Plainview NY 11803**. The deadline to apply is **May 7, 2021**, and the three winners will be announced on **May 18, 2021**.

*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.

Score BIG with Our Student Account Suite

Managing studies, playing sports, attending extracurricular activities, having an after-school job—all of these combined can feel like playing all four quarters without a break for a teenager. Learning to manage their finances shouldn't put your high schooler into overtime. Easy to open and simple to use, NCPD FCU's **Student Account Suite** helps our student-aged members get their financial life started on the right foot.

Our Student Account Suite includes:

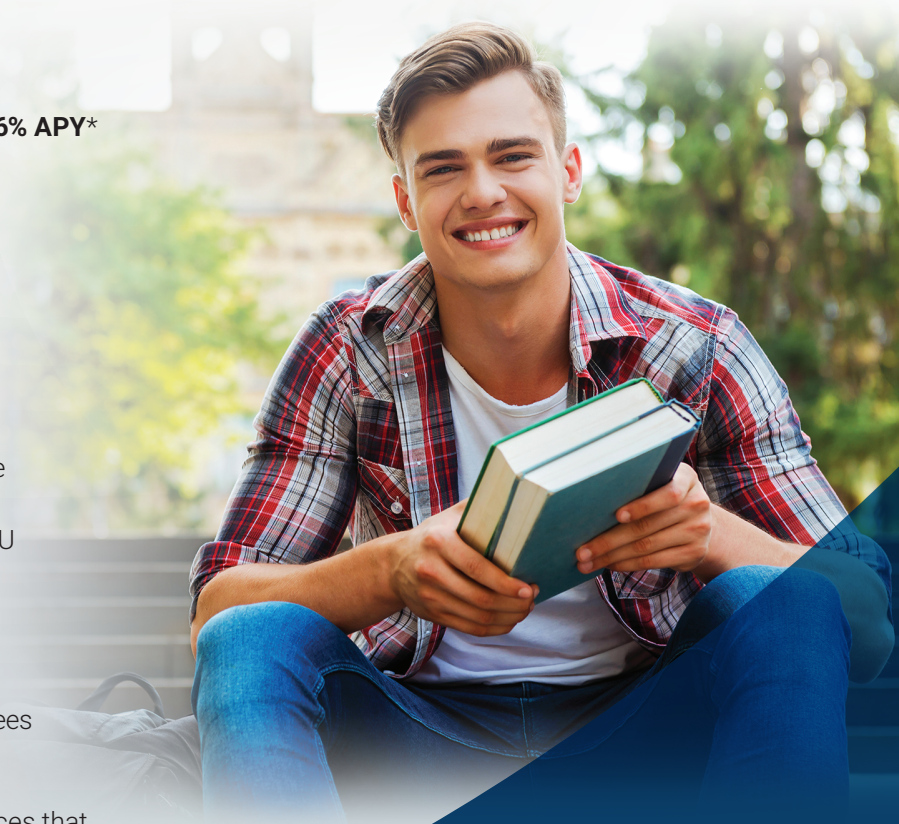
- Regular Share Account – currently earning **0.76% APY***
- Student Checking Account
- VISA® Debit Card
- VISA® Credit Card up to \$1,000^

Enjoy the following Student Account Suite perks:

- Mobile Banking with Mobile Check Deposit
- Online Banking with Bill Pay
- Easy online transfers to linked accounts
- Access to your NCPD FCU account through the Shared Branch Network
- **FREE**, automatic transfers from your NCPD FCU Savings Account to prevent overdraft fees
- **SURCHARGE-FREE** access to ATMs in the Allpoint and **CO-OP Networks**
- **NO** minimum balance requirement
- **NO** monthly service charges and **NO** per check fees
- First 50 checks **FREE**

At NCPD FCU, we strive to provide tools and resources that help students score every day! Help your young adult apply today!

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



www.ncpdfcu.org

BULLETIN BOARD

Holiday Closings

Memorial Day

Monday, May 31, 2021

Independence Day

Monday, July 5, 2021

And the Winner Is...

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

IRA Contribution Deadline

The last day for IRA contributions is April 15, 2021. Open an IRA at NCPD Federal Credit Union today and start saving for the future.



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 14, 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. AUTO | 6. MOVING |
| 2. BOATING | 7. SCHOLARSHIP |
| 3. FINANCES | 8. SPRING |
| 4. FRAUD | 9. STUDENT |
| 5. MORTGAGE | 10. VACATION |

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

Name: _____

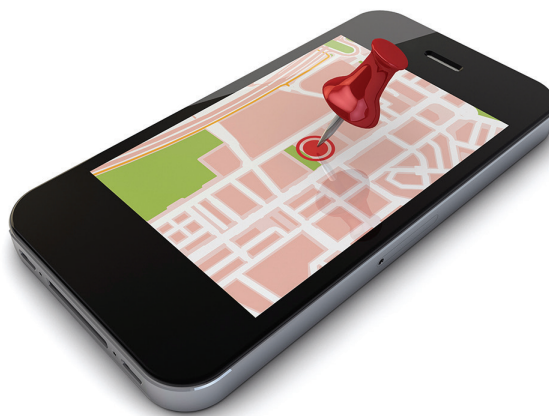
Address: _____

Phone: _____

Email: _____

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

Find NCPD FCU Wherever You Are!



Cabin fever have you thinking about spring break? Make your getaway safely, and take us with you. NCPD FCU is part of the **CO-OP Shared Branch Network**. For no extra fees, complete transactions at any shared branch location that you'd normally make at your home branch—make deposits, withdrawals, transfers, and loan payments, or purchase money orders and traveler's checks.

The CO-OP Shared Branch Network is one of the largest in the U.S. and provides access to more than 30,000 surcharge-free ATMs. So, no matter where you go or what you do, a shared branch is likely just a stone's throw away. Download the CO-OP Shared Branch mobile app, visit the website at co-opsharedbranch.org, or call **1-888-SITE-CO-OP (1-888-748-3266)** to find locations near you.

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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
516-573-7260 • Fax: 516-573-7009

www.ncpdfcu.org



Federally Insured by NCUA