



# BULLETIN

Serving NCPD Members and Their Families Since 1940.

SUMMER 2023

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## 2023 Scholarship Winners NCPD FCU Scholarship

At NCPD FCU, we're thrilled to support the educational pursuits of our youth through our annual scholarships. We're excited to announce and extend our heartfelt congratulations to the deserving recipients of this year's **\$2,500 scholarships!**



**James Toscano**

James Toscano is graduating from Seaford High School, where he was involved in numerous extracurriculars. He is committed to the University of Pittsburgh, where he will study Computer Science.



**Makayla McInerney**

Makayla McInerney graduated from St. Dominic High School in Oyster Bay, NY. In the Fall, she will be attending Sacred Heart University as an undecided Business major. She said she is grateful to have been awarded this scholarship.



**Lily McCloskey**

Lily will be attending Adelphi University in the fall and will major in History. Her hobbies are hanging out with friends, exercising, and reading.

## The James J. Kilfeather Memorial Scholarship Fund

This fund was created to assist individuals seeking in-person, hands-on vocational education. We are delighted to announce and extend our warmest congratulations to this year's recipients of our **\$1,000 scholarships!**



**Ryan Winter**

Ryan Winter is a senior at West Islip High School. He is a member of the National Honors Society and he was on the Principal's List throughout his entire high school career. He played high school hockey, participating in multiple seasons on the varsity team. He will be attending Suny Maritime and studying Marine Transportation with his deck licenses.



**Marissa Voight**

Marissa Voight grew up in Syosset where she lives with her mom, dad, and brother. She is attending New York Institute of Technology for nursing and will graduate in December 2023. She said she is amazed and intrigued by the work of nurses and how the medical field is changing everyday which is why she chose to go into nursing. She hopes to become a neonatal intensive care nurse

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



## Tips for a Scam-Free Summer Vacation

To ensure your summer vacation doesn't turn into a nightmare, follow these essential tips from the Federal Trade Commission:

Do thorough research and carefully review the details of travel offers. Seek recommendations from trusted family and friends regarding travel agencies, vacation rentals, hotels, and travel packages. Additionally, search online using keywords like "scam," "review," or "complaint" to gather insights on travel companies, hotels, rentals, and agents.

### Other tips:

- Carry copies of confirmation details and promised amenities.
- Avoid paying for "prize" vacations or timeshare offers.
- Use a credit card for travel expenses for additional protection and easier dispute resolution.
- Make copies of important documents and leave them in a secure place.

By following these guidelines, you can safeguard your vacation and enjoy a worry-free travel experience.

For more information and additional tips, visit the FTC website at [consumer.ftc.gov](https://consumer.ftc.gov).



## Your Debit Card is the Perfect Companion

### Traveling Soon? Let Us Hear About it!

Planning a trip? Whether you're embarking on another country or enjoying a relaxing vacation elsewhere in the U.S., don't forget to inform NCPD FCU before you hit the road. By alerting us about where and when you are going, we can set a travel notification on your card so all your transactions go smoothly, without question.

### Keep Tabs on Spending

You can easily check on your account with the **NCPD FCU Mobile App** and the **Debit Card Control App**. With these applications at your fingertips, you can proactively safeguard your finances. Stay informed and in control by checking your account anytime, receiving transaction alerts, monitoring your balances, and much more.

### Some features of our Debit Card Control App include:

- **Real-Time Alerts:** Stay informed of your card usage with PIN and signature transaction alerts and quickly detect unauthorized or fraudulent activity.
- **Location-Based Controls and Alerts:** Restrict transactions to merchants near your location (using your phone's GPS) or by region using city, state, country, or ZIP code on an interactive map.
- **Usage Controls and Alerts:** Set spending limits to decline transactions above your thresholds. Monitor activity by categories such as gas stations and restaurants, and by type (in-store purchases, e-commerce transactions, and ATM transactions).

### Know Who Is Using Your Card

If you authorize a family member to use your accounts or cards, any purchases or transactions they make are not considered fraud. By giving them access to these accounts you are authorizing that they can use them.

For more information, visit our website or contact NCPD FCU at 516-938-0300 or 516-938-3339.

## Member Testimonials

### What Our Members Say: The NCPD FCU Experience

At NCPD FCU, we take great pride in the relationships we have built and the positive impact we've had on the lives of our community members. We want to share with you some heartwarming testimonials from our valued members who have experienced firsthand the exceptional service and support we provide.



"I had called to get copies of my account for the past 5 years and Laura had everything ready to be mailed by end of the day. That was amazing to me."

— Pat F.

"You made what could have been a daunting complicated process easy and seamless. You were friendly and patient with my many questions. Thank you again."

— Steve S.

"We wish to compliment you and your fine staff on their excellent business performance!"

— Rosalind and William S.

"Laura was able to help me with my debit card issue and resolve it right then and there. She was professional and great."

— Glenn O.





NCPD FCU celebrated **Police Week** from May 14 to May 20. Police Week serves as a vital reminder of the invaluable role that law enforcement officers play in maintaining peace and security within our neighborhoods as well as paying tribute to those who have made the ultimate sacrifice in service to their community.

The Credit Union was festively decorated for the event and gave out specially designed koozies and "black and blue" rubber bracelets to mark the occasion.



# NCPD FCU Community Bulletin



NCPD FCU took part in **Family Day** on Saturday, May 20, at the **David S. Mack Center for Training & Intelligence**. Staff members handed out NCPD FCU gift bags, plastic coin banks and other prizes.



NCPD Federal Credit Union will be partnering with the **American Cancer Society** for **Making Strides Against Breast Cancer**. Credit Union staff members will be taking part in a community walk at Jones Beach, **Sunday, October 15**. Please check our website for more information as it becomes available.

## Beat the High Interest Heat with a Balance Transfer

As the summer season heats up, it's time to take advantage of NCPD FCU's credit card balance transfer promotion, featuring **zero balance transfer fees** and a special rate of **5.99% APR\*** for six months. With this offer, you can move your balances to one great card and experience significant savings while enjoying the sunny days ahead.

Choose between our **Visa Platinum Classic** with a rate of **11.95% APR\*** or **Elite Preferred Visa® Signature\*\*** with a rate of **9.95% APR\***.

Both cards feature:

- **NO annual fee**
- **25-day grace period**
- **CASH BACK!**
- **\$250,000 travel accident insurance**
- **ScoreCard Rewards**

Get ready to embrace financial freedom and bask in the joy of a debt-free summer with NCPD FCU. Visit or call one of our branches, or check out our website for additional information and to apply.

\*APR is Annual Percentage Rate. The Annual Percentage Rate is fixed. 5.99% intro APR for 6 billing cycles from date of first balance transfer and no balance transfer fee. After introductory period your card will return to standard APR - Platinum Classic, 11.95% APR, or Elite Preferred, 9.95% APR. Limited time offer, valid through 12/31/23 and subject to membership eligibility. Line of credit is subject to credit approval. See Credit Union for details.

\*\*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 subject to availability. See full terms of service at [visasignatureconcierge.com](http://visasignatureconcierge.com).



Special Rate

**5.99%** APR\*

For six months

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

# BULLETIN BOARD

## Holiday Closings

### Independence Day

July 4, 2023

### Labor Day

September 4, 2023

## And the Winner Is...

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

## Important Reminder

Keep your account info such as phone number, email, and address up to date in case we have to reach you.

## 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 June 28, 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. AUTO       | 6. MORTGAGE    |
| 2. COMMUNITY  | 7. POLICE      |
| 3. DEBIT      | 8. SUMMER      |
| 4. FRAUD      | 9. TESTIMONIAL |
| 5. GRADUATION | 10. TRANSFER   |

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

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

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

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

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

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



## Hit the Streets in Style

The sun is shining, and the open road calls! As summer approaches, it's the perfect time to start on new adventures, and hit the streets in style! At NCPD FCU we are thrilled to announce great offers on new and used **Auto Loans**.

### 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

Call us, stop by one of our branches, or visit our website for more information.

\*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.

## BOARD OF DIRECTORS

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### Vice President

John Berry

### Treasurer/Secretary

Dennis Barry

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Wayne Hartmann

William McHale

Tim Mensch

Patrick Rail

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William K. Field V

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Anthony M. Chieco

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Wayne Hartmann

Tim Mensch

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### Chief Lending Officer

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Dina Senra

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Michael Levy

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Sandra Morris

Linda Oakley

Alyson Parr

Laura Pellechia

Kathy Rosales

Manoela Pereira

Dos Santos

Mary Sardegna

Ryan Soroka

Rosina Troiano

Patricia Toscano

Susan Wenz

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

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