



# BULLETIN

Serving NCPD Members and Their Families Since 1940.

SUMMER 2021

## 2021 Scholarship Winners

NCPD FCU looks forward to helping our youth continue their educations with our annual scholarships. Congratulations to this year's winners of our **\$2,500** scholarships!

### INSIDE THIS ISSUE

Just the Facts

Steer Clear of High Auto Loan rates

Upcoming Project? Your Home Can Help You Nail It!

The World's Within Reach With an NCPD FCU Visa® Credit Card...

...And the Power to Protect Your Cards is at your Fingertips with SecurLOCK™

Set a Travel Notice for Uninterrupted Transactions

Bulletin Board

E-Z Puzz Entry Form

Business As Usual



**Mary Lynch** is a senior at Seaford High School and will be attending North Carolina State University in the fall. She will be majoring in Biology/Pre-Dental and plans to continue her education to become an orthodontist.



**Michael James Tully** graduated with Honors from Chaminade High School and will be attending Boston College in the fall. In addition to supporting his general education, this scholarship will help him spend a semester abroad.



**Jillian Erin Miller** is graduating from Sayville High School and will be attending St. Joseph's College in the fall. She has an impressive list of extracurriculars and hopes to become an elementary school teacher.

## Hit the Ground Running with Student Account Suite

Easy to open and simple to use, our **Student Account Suite** includes everything our young adult members need to start their financial lives off on the right foot—a Regular Share Account, Student Checking Account, Visa® debit card, and Visa® credit card up to \$1,000<sup>^</sup>.

There's no minimum balance requirement, no monthly service charges, and no per check fees. Just like you, our young adult members can take advantage of Online Banking, the Shared Branch Network, and access to over 33,000 surcharge-free ATMs in the CO-OP Network, and 55,000 surcharge-free ATMs in the Allpoint Network!

**Help your student set up their Student Account Suite today.**

\*APY is Annual Percentage Yield. Rates subject to change. See Credit Union for details.  
<sup>^</sup>For college bound students only.



### Great News!

The Board of Directors has declared a 0.75% dividend for the Second quarter of 2021 on Share Savings accounts.

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

# Just the Facts

When purchasing a new vehicle, the obvious choice may not always save you the most money. NCPD FCU helps you to make smart decisions early that serve you throughout the life of your loan. While 0% interest may seem like the right choice, taking the rebate might save you more. Let's take a look at the facts:

**Auto Loan Term:  
60 months with NCPD FCU;  
72 months with Dealer  
Sales Price – \$31,500**

	NCPD FCU	Dealer
Interest	2.25% APR*	0.00%
Manufacturer's Rebate	\$3,150	\$0
Amount to Finance	\$28,350	\$31,500
Monthly Payments	\$500.02	\$437.50
Total Interest Paid	\$1,651	0
Total Cost	\$30,001	\$31,500

**TAKE THE REBATE AND FINANCE  
WITH NCPD FCU AND SAVE  
\$1,499!**

Don't hesitate to contact us to see if you can save by refinancing your current auto loan for both dealer and private purchases.

Apply for your Auto Loan easily online or email us at [loans@ncpdfcu.org](mailto:loans@ncpdfcu.org).

\*APR = Annual Percentage Rate. Rates subject to change. New car refinancing 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.

# Steer Clear of High Auto Loan Rates

**Auto Loan**  
rates as low as

**2.25%** APR\*

NCPD FCU offers **Auto Loans** for new and used vehicles, for lease buyouts, and refinancing. Steer clear of high auto loan rates and enjoy lower payments, great terms, and easy, worry-free payment options.

### New Auto Loans offer:

- Rates as low as **2.25% APR\***
- Payment terms **up to 84 months**
- **100% financing** for new vehicles up to \$80,000
- **90% financing** for new vehicles up to \$90,000

### Used Auto Loans offer:

- Rates as low as **2.50% APR\***
- Payment terms **up to 72 months**
- **90% financing** for pre-owned vehicles up to \$50,000
- **80% financing** for pre-owned vehicles up to \$60,000

\*APR = Annual Percentage Rate. Rates subject to change. New car refinancing 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.



# Upcoming Project?

## Your Home Can Help You Nail It!

A **Home Equity Line of Credit** with NCPD FCU is an easy, affordable way to finance your home improvement projects. Choose between our **Interest Only** and **Conventional** options to borrow up to 75% of the appraised value of your home\*. Our Interest Only option charges interest on outstanding principal—minimizing payments during the 10-year draw period\*\*—while our Conventional option accelerates principal loan repayment.

Both options offer low rates, quick access to cash, and have:

- **NO annual fee**
- **NO closing fees** for loans up to \$250,000<sup>^</sup>
- Minimum loan amount of **\$25,000**
- **10-year draw** and **15-year repayment periods**

Ready to nail it? Apply for a Home Equity Line of Credit online or email us at [loans@ncpdfcu.org](mailto:loans@ncpdfcu.org).



Property must be your primary residence and located in Nassau, Suffolk, Westchester Counties, or the five boroughs of New York City.

\*Minus any existing first mortgage balance.

\*\*Interest Only Home Equity Line of Credit - First ten years of the loan requires only a monthly interest payment on the outstanding balance. During the interest only payment period, member may make principal payments. After ten-year draw period, principal and interest payments are required for the 15-year repayment period. Interest Rate is Prime rate as published in the "Money Rates" section of the Wall Street Journal and may change monthly. NMLS# 412042. Introductory rate is for first time borrowers only.

<sup>^</sup>Amounts over \$250,000 are required to pay filing fees. Other terms and conditions may apply. Federal Insured by NCUA.

# The World's Within Reach

## With an NCPD FCU Visa® Credit Card...

NCPD FCU's line of **Visa® Credit Cards** feature rewards and offers that help make travel more affordable. Equipped with **ScoreCard Rewards**, NCPD FCU Visa® credit cards earn points with every purchase that can be redeemed\* for high value vacation packages and travel services.



Other benefits include:

- **NO annual fees**
- **\$250,000 travel accident insurance**
- **25-day grace periods**
- **CASH BACK**

The **Elite Preferred Visa® Signature** card has the lowest rate of **9.95% APR\*\***, and the **Visa® Platinum Classic** card isn't far behind with a rate of **11.95% APR\*\***. Enjoy premium benefits at a selection of the world's most prestigious properties when you book through the Visa® Signature Luxury Hotel Collection at [visasignaturehotels.com](http://visasignaturehotels.com)<sup>^</sup>, or savor unforgettable wines at more than 50 Sonoma County wineries<sup>†</sup>.

**Apply online today and start earning points that supplement your travel plans!**

\*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).

\*\*Membership required. Line of credit is subject to credit approval. Some limitations may apply. APR = Annual Percentage Rate. The Annual Percentage Rate is fixed. See Credit Union for details.

<sup>^</sup>In cases where one of the benefits is not available at a hotel, the hotel may not provide a substitute benefit of equal value. Some hotels may provide one of the benefits as a standard feature of the room being booked. In those cases, the hotel may or may not provide a substitute benefit of equal value. Resort fees that cover any of the benefits are not reimbursable. Reservations must be booked either on a Visa® Signature Luxury Hotel Collection website or through Visa® Concierge for benefits to apply. Please consult the terms and conditions for each property.



## ...And the Power to Protect Your Cards is at your Fingertips with SecurLOCK™ Equip

Prevent fraud and control spending with **SecurLOCK™ Equip**<sup>\*</sup>, a free mobile app to adjust permissions and alerts in real-time for your NCPD FCU credit and debit cards. Whether you're dining out overseas or

picking up dinner from your favorite local restaurant, you can easily update your spending and location limits to fit your needs.

With **SecurLOCK™ Equip**, you're better equipped to:

- **Prevent fraud** if your card is misplaced, lost, or stolen.
- **Control spending** with purchase or amount specific transactions.
- **Block and unblock** international or non-local use.

Easily adjust your settings and monitor your card's use directly from your mobile device with the tap of a button.

**Download SecurLOCK™ Equip from Google Play or the Apple App Store today.**

\*SecurLOCK™ Equip is a product of FIS Global. Message and data rates apply from your wireless carrier. Customer restrictions apply. SecurLOCK is a registered trademark of FIS Global. App Store is a registered service mark of Apple Inc. Google Play is a registered trademark of Google Inc.

## Set a Travel Notice for Uninterrupted Transactions

Preparing an upcoming trip? Call us at **516-938-0300** to set a travel notice, and we'll do the rest! Letting us know where you're going and when ensures our fraud alert system doesn't flag your transactions or put a hold on your NCPD FCU Visa® Debit or Credit Card(s).



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

# BULLETIN BOARD

## Holiday Closings

**Independence Day**  
Monday, July 5, 2021

**Labor Day**  
September 7, 2021

## And the Winner Is...

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



Apply for Auto and Personal Loans, Home Equity Lines of Credit, or Visa® credit cards here.

## 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 September 1, 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. SECURLOCK |
| 2. DIVIDEND   | 7. STUDENT   |
| 3. ESTATEMENT | 8. SUMMER    |
| 4. FINANCING  | 9. TRAVEL    |
| 5. HELOC      | 10. VISA     |

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

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

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

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

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

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



We appreciate your support of our efforts in response to coronavirus (COVID-19). Thank you for understanding our need to restrict access to our branches and limit certain services during the pandemic. We are happy to announce we have resumed normal operation hours and procedures! Fully vaccinated members are now welcome to enter our branch locations without masks.

## BOARD OF DIRECTORS

**President**  
Patrick Rail

**Vice President**  
Matthew McCartin

**Treasurer/Secretary**  
Dennis Barry

**Directors**  
John Berry  
Wayne F. Birdsall  
Wayne Hartmann  
Matthew McCartin  
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	Angela Mazarese
Lisa Ciangetti	Sandra Morris
Maxwell Ferguson	Linda Oakley
Dana Gatterdam	Alyson Parr
Kaley 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

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



Federally Insured by NCUA