



# BULLETIN

Serving NCPD Members and Their Families Since 1940.

SUMMER 2022

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

## 2022 Scholarship Winners

### NCPD FCU Scholarship

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



**Priscilla Boykin**

Priscilla graduated from Kellenberg Memorial High School. She was involved in the PREP, Marianist Leaders, and National Honors Society programs. She will be studying business at St. John's University.



**Edward Grim III**

Edward graduated from Half Hollow High School East, where he was the captain of both the track and varsity football teams. He will be attending Long Island University.



**Alexa Frasseti**

Alexa graduated from Commack High School and will be attending Binghamton University in the fall. She will be majoring in Biology on a Pre-Med track with hopes to become a doctor or PA.

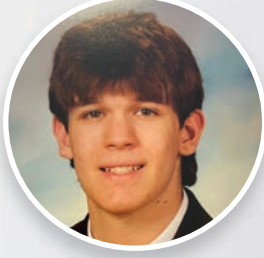
## The James J. Kilfeather Memorial Scholarship Fund

Established to provide financial resources to applicants who wish to pursue in-person, hands-on vocational education. Congratulations to this year's winners of our **\$1,000** scholarships!



**Ryan Vetter**

Ryan recently graduated from W.T. Clarke High School. This fall he will be going to SUNY Maritime College for international trade and transportation.



**William Niedfeld**

William graduated from Wellington C. Mepham High School and he will be attending Lincoln Technical Institute in the fall. He is enrolled in the collision repair and refinishing program.



**Michael D'Amato**

Michael is a graduate of Deer Park High School. He is an honor student and will attend Molloy University on an academic and sports scholarship. He will be following his aunt's footsteps in becoming a registered nurse.



**Alexa Stillwell**

Alexa is a founding member of the BSA Scout Troop 539G and also a competitive dancer. Her academic achievements earned her a partial merit scholarship to Keene State College and she will be starting nursing school this fall.



**Olivia Grabher**

Olivia is a student at SUNY Maritime College. Her major is Maritime Studies with a USCG Unlimited Third Mate's License. Upon graduation, she plans to join the Coast Guard as an officer.

# NCPD FCU Summer Community Campaigns

## It Pays to Share With NCPD FCU's Membership Drive

Do you know someone who would be a great addition to the NCPD FCU family? With our **Refer-a-Friend** offer you both receive **\$50!**\* In addition, any account that is opened during the month of July will be entered into a raffle with four great prizes. Visit our website for more information.

Unlike other financial institutions that need to generate profits to satisfy stockholders, NCPD is a **member-owned** and **not-for-profit** institution. We return excess earnings to our members in the following ways:

- **Competitive dividend rates paid on savings and retirement accounts**
- **Low, competitive interest rates on loans**
- **All of the latest online and mobile banking technology**
- **Your accounts are federally insured by the National Credit Union Share Insurance Fund (NCUSIF)**

Membership at NCPD Federal Credit Union is available for employees of federal, state, county, and municipal agencies or departments engaged in the police protection industry who work in Nassau County, New York. Immediate family members of these employees are also eligible to join and may enjoy all the benefits of membership for life.



## Project Thank a Cop

They have dedicated their lives to protecting and serving. Now there is a fun way to give police officers a shout-out while donating to a good cause.

During our July membership drive, fill out a police shield with the name of an officer whose work and efforts you value. NCPD FCU will donate \$2 per shield up to \$1,000 to **Project Thank a Cop**.

**Project Thank a Cop** was started in New York by Wantagh resident Maegan Fox as a way of showing support and appreciation to members of the law enforcement community. It is affiliated with every precinct on Long Island and the New York Police Department. Funds raised go toward providing catered meals at various precincts, scholarships for children of fallen officers and to strengthen the relationship between police and the community.

Visit their Instagram page at [instagram.com/projectthankacop](https://www.instagram.com/projectthankacop) and show them that you care!



\*The "refer-a-friend" bonus offer is available to existing NCPD FCU members. In order for both parties to receive the \$50 bonus, the following activities must occur. Existing members must refer eligible family or friends to become a new NCPD FCU member and open a new regular share account and new checking account. Referred candidates must perform 8 qualifying transactions within 60 calendar days of establishing membership and maintaining their account in good standing. Qualifying transactions include debit card purchases, direct deposits, mobile deposits, in-branch deposits, and ATM deposits. Once all conditions are met by the referred new member, NCPD FCU will deposit the \$50 bonus into both parties' primary Regular Savings Accounts within 4 weeks, provided both the member and the referred accounts are not closed or restricted at the time of payout. You can receive up to 10 referrals totaling \$500.00 during this promotion. 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 Refer-a-Friend program. See terms and conditions for more information.

# Debit Card 101

The convenience of having a debit card and making cashless transactions is great! It helps you stay accountable for your spending and stick to a budget. Debit cards also work well with online and mobile banking since they show up-to-the-minute balance and activity on your account.

## Bon Voyage! We've Got You Covered

We can set a travel notification on your card so all your transactions go smoothly without question.

## \*Keep in Mind\*

If you give access to your account/cards to a family member and you do not approve their purchase or transaction, it is not considered fraud. By giving them access to these accounts you are authorizing that they can use them.

## NCPD Can Help you Manage your Spending and Activity Anywhere, Anytime

With the NCPD FCU Mobile App and the Debit Card Control App you can check your account anytime to ensure there are no fraudulent charges, receive transaction alerts, view your balances, and more.

Alerts enable safe, secure card usage. 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).

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

# Start Your Summer Home Project with a HELOC Loan

Your home can help pay for itself with a **Home Equity Line of Credit** from NCPD. Choose from Interest-Only or Conventional options with a low introductory rate\* for the first two years. Both options have 10-year draw and 15-year repayment periods.

Borrow up to **70% of the appraised value of your home\*\*** and enjoy **no closing fees for loans up to \$250,000.†** An **Interest-Only HELOC** lets you make interest only payments at a variable rate for the first 10 years<sup>^</sup> while a **Conventional HELOC** has a low introductory rate for two years then adjusts to the prime rate<sup>^^</sup>.

What are you waiting for? Apply for a **Home Equity Line of Credit** online or email us at [loans@ncpdfcu.org](mailto:loans@ncpdfcu.org).

\*Rates subject to change. See Credit Union for details. Introductory rate is for first time borrowers only. Real estate APR based on \$165,000 conventional loan.

\*\*Minus any existing first mortgage balance. Minimum loan amount is \$25,000.

†Amount over \$250,000 are required to pay filing fees. Others terms and conditions apply.

<sup>^</sup>Interest Only Home Equity Line of Credit - first 10 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 10-year draw period, principal and interest payments are required for the 15-year repayment period.

<sup>^^</sup>Interest Rate is the Prime Rate as published in the "Money Rates" section of the Wall Street Journal and may change monthly. Introductory rate is for first time borrowers only. NMLS #412042

**HELOC Loan**  
low introductory rates

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

# BULLETIN BOARD

## Holiday Closings

**Independence Day**  
July 4, 2022

**Labor Day**  
September 5, 2022

## And the Winner Is...

Congratulations to **Jean Block**, the winner of last quarter's contest. Jean'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 July 13, 2022. 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. AWARENESS | 6. MEMBERSHIP |
| 2. CYBER     | 7. MOBILE     |
| 3. DEBIT     | 8. SAVINGS    |
| 4. HOLIDAY   | 9. STUDENT    |
| 5. LOANS     | 10. SUMMER    |

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

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

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

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

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

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

## Chart Your Course with a Student Account Suite

In a constantly changing world, your college-bound loved ones can count on the financial security of our **Student Account Suite**. Easy to open and simple to use, our Student Account Suite includes a Regular Share Account, Student Checking Account, the first 50 checks free, Visa® debit card and you can apply for a Visa® credit card and receive a limit up to \$1,000.\*

There's no minimum balance requirement, no monthly service charges, and no per check fees. Our young adult members can take advantage of Online Banking with Bill Pay, Mobile Banking with Mobile Check Deposit, access to their account through the Shared Branch Network, and access to surcharge-free ATMs in the CO-OP and Allpoint Networks! Prevent overdraft fees by enrolling in free automatic transfers from your NCPD FCU Savings Account.

Help them start their journey and set up a **Student Account Suite today!**

\*For college bound students only.

## BOARD OF DIRECTORS

**President**  
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**Vice President**  
Matthew McCartin

**Treasurer/Secretary**  
Dennis Barry

**Directors**  
John Berry  
Wayne F. Birdsall  
Wayne Hartmann  
William McHale  
Tim Mensch  
Devin Ross

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Michael Velte  
William K. Field V  
James Ahern  
Anthony M. Chieco

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**Chairman**  
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Wayne Hartmann  
Tim Mensch

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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	Sandra Morris
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Maxwell Ferguson	Alyson Parr
Gina Giuliano	Laura Pellechia
Kaleyia Grant	Kathy Rosales
Kate Josefak	Mary Sardegna
Christine Leach	Rosina Troiano
Michael Levy	Patricia Toscano
Robert Makley	Kathline Vasquez
Valerie Massaro	Susan Wenz
Angela Mazarese	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)



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