



WINTER 2021

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# BULLETIN

Serving NCPD Members and Their Families Since 1940.



## Stop Spinning Your Wheels

### New Auto Loan

rates as low as

# 2.25% APR\*

Does your current vehicle spend more time in the shop for repairs than on the road? With **New Auto Loan** rates as low as **2.25% APR\*** and **Used Auto Loan** rates as low as **2.50% APR\***, you'll be back on the road in no time.

We'll work with you to ensure you have a vehicle that is road-ready this winter. If you bought your new car at a dealer and received a cash rebate – refinance it with us and you'll save more money in the long run.

This winter is the time to find a ride with a price that won't melt your wallet. Apply online today to take advantage of this deal!

\*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 8 model years old. See Credit Union for details.

## New Year, New Projects!

Are home improvements among your New Year's resolutions? Get your 2021 to-do list done with a **Home Equity Line of Credit** from NCPD FCU. With this line of credit you can pay for home improvements, tuition, debt consolidation, and much more. Start your year off right with a rate of **1.99% APR\*** for the first two years. After the initial rate, your loan adjusts to the prime rate.

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

- **Conventional or Interest-Only options**
- **Borrow up to 75% of the appraised value of your home\*\***
- **No closing fees for loans up to \$250,000.^**



### Home Equity Line of Credit

# 1.99% APR\*

For the First 2 Years

\*APR is Annual Percentage Rate. Rates subject to change. See Credit Union for details. Real estate APR based on \$165,000 conventional loan. 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. Introductory rate is for first-time borrowers only. Variable Rate Home Equity Line of Credit: Introductory rate is for first-time borrowers only. Interest Rate is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal and may change monthly. NMLS #412042

\*\*Minus any existing first mortgage balance.

^Amounts over \$250,000 are required to pay filing fees. Other terms and conditions apply.

### Great News!

For the seventh consecutive year, the Board of Directors has declared a 0.25% bonus dividend for the fourth quarter of 2020 on Regular/Transaction Share accounts and IRA accounts. Dividend rate for the fourth quarter 2020 on Regular/Transaction accounts is 0.75% and IRA accounts is 1.25%.

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



# Watch Your Money Grow with an IRA

Investing in your future can be incredibly rewarding. By making smart financial decisions today, you are providing yourself a secure tomorrow. Having an **Individual Retirement Account (IRA)** makes saving for retirement even easier. The earnings on an IRA account generally are not taxed until distributed, giving you the power of compounded tax-deferred earnings. This means that your money will grow faster than it would in a fully taxable account.

Depending on which **IRA** you choose, your contributions may be tax-deductible as well.\* Contribution limits for 2020 for **Traditional** and **Roth IRA** plans are \$6,000, with additional catch-up contributions of an extra \$1,000 each year for those 50 and over, for a total of \$7,000. Contributions for 2020 can be made up to April 15, 2021.

Give us a call for more information or to open your **IRA** today!

\*Please consult with a tax advisor for specific tax savings and eligibility.

# Warm Up to a Low Rate Balance Transfer

Tired of managing multiple credit cards? Apply for an **NCPD FCU Visa®** credit card and move your balances to one great card. With **no balance transfer fees**, and a special rate of **2.99% APR\*** for six months, this is a deal that will make your life easier!

At NCPD FCU, we are proud to have an answer to all of your financial needs, and that includes a line of **Visa®** credit cards. Choose from our **Platinum Classic** with a rate of **11.95% APR\***, or the **Elite Preferred Visa Signature** with a rate of **9.95% APR\*** after the introductory period ends. Take advantage of this great offer – apply online today!



Transfer your balance to a Visa® Credit Card

# 2.99% APR\*

For 6 Months

### Both Cards Offer

- No Annual Fee
- \$250,000 Travel Accident Insurance
- 25-Day Grace Period
- ScoreCard Rewards
- Cash Back

\*APR is Annual Percentage Rate. The Annual Percentage Rate is fixed. 2.99% 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, 1/1/21 until 3/31/21 and subject to membership eligibility. Line of credit is subject to credit approval. See Credit Union for details.

# Start the Year FREE of Charges

Kick off the year on the right foot with an **NCPD FCU Checking** account. Not only do we offer free checking\*, but also ample perks and benefits to ensure all of your financial needs are covered.

- **No minimum balance requirement**
- **No monthly service charges**
- **No per check fees**
- **Free Online Banking with Bill Pay**
- **Free Mobile Banking**
- **Free Mobile Check Deposit**
- **Free Visa® Debit Card**
- **Free ATM Access in the Allpoint and CO-OP Networks**
- **Access to over 80 Shared Branch locations in Nassau & Suffolk**
- **Your first 50 checks are free**

Manage your account with **Online Banking** and enjoy free **Bill Pay, Mobile Banking, Mobile Check Deposit,** and **eStatements** from the warmth of your home and the convenience of your couch. Plus, avoid the chill of overdraft fees by enrolling in free automatic transfers from your **NCPD FCU Savings** account.

Break free of unnecessary charges and visit [www.ncpdfcu.org](http://www.ncpdfcu.org) or call us to discover all the benefits of an **NCPD FCU Checking** account.

\*Fees charged for Overdraft and Non-Sufficient Funds (NSF) Share Drafts. See Credit Union for a full fee list.

## Make Sure You're Financially Fit

Just like an annual physical keeps you in tip-top shape, an annual financial review takes inventory of your finances and financial habits. Now is the perfect time to take a good look at your finances and set new goals for a strong and healthy financial future!

NCPD FCU has just the prescription for financial wellness. We offer:

- **Holiday Club Account.** Save funds throughout the year to make holiday shopping stress-free.
- **Payroll Deductions.** Save steadily and securely by having a set amount from your paycheck automatically deposited in the account of your choice.
- **Low-Interest-Rate Personal Loans.** Consolidate your debt to secure greater financial wellness ahead.

With help from NCPD FCU, you can get ahead of habits that may spell disaster long term. Take a head-on approach to achieving your financial goals with our high-yield savings accounts, low-rate loans, no-fee checking, convenient online and mobile banking, and more.

Need some help or extra support? NCPD FCU is ready and available to help you every step of the way.



**It's Time  
for a Checkup**

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

# BULLETIN BOARD

## And the Winner Is...

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

## Member Appreciation Prize Winners

Congratulations to Margaret Cash, Steve Knobl, and Catherine Satnick, who were winners of our Membership Appreciation Week prizes. Thanks to all the members who entered this year!

## Annual Meeting

**Monday, January 25, 2021**  
at 4:00 PM at our Plainview office. Be part of the Credit Union experience!

## Holiday Closings

**Martin Luther King Jr. Day**  
Monday, January 18, 2021  
**Presidents' Day**  
Monday, February 15, 2021

## E-Z PUZZ ENTRY FORM

Enter to win a \$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 February 8, 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. MOBILE     |
| 2. CREDIT      | 7. RESOLUTION |
| 3. EQUITY      | 8. SKIING     |
| 4. ESTATEMENTS | 9. SNOW       |
| 5. FINANCES    | 10. VACATION  |

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

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

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

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

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

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

## We Have Your Back

### Debit Card Ctrl and SecurLOCK Equip

When you are out on patrol, you know that your partner has your back. At NCPD FCU, we're your partner in all things financial, and we have your back. We have some great tools that can help monitor and control the usage of your debit and credit cards.

One way to track your goals and stick to your budget is with the **Debit Card Ctrl** app. This tool allows you to set spending limits for general use, by location, or specify thresholds by merchant types, such as gas, groceries or retail stores. You can easily change these parameters anytime with your mobile device.

Another resource to have in your pocket is your Visa® credit card with **SecurLOCK Equip**. Whether you're going on vacation or shopping, you can easily update your transaction controls to fit your spending needs. Prevent fraud and control spending with this easy-to-use mobile app. Simply use the app to turn your card on or off in real time as needed. You can also customize your card by setting permissions.

We know that security and protection are important to our members. Get peace of mind and support for your spending by downloading **Debit Card Ctrl** and **SecurLOCK Equip** apps from Google Play or the Apple App Store today. Both apps are free to our members. Remember, we have your back at NCPD FCU.

## BOARD OF DIRECTORS

**President**  
Devin Ross

**Vice President**  
Patrick Rail

**Treasurer/Secretary**  
Dennis Barry

**Directors**  
John Berry  
Wayne F. Birdsall  
Wayne Hartmann  
Matthew McCartin  
William McHale  
Tim Mensch

## SUPERVISORY COMMITTEE

**Chairman**  
Matthew McCartin

Robert Kohlmier  
Edward Schmitt  
Michael Velte

## CREDIT COMMITTEE

**Chairman**  
Wayne F. Birdsall

Wayne Hartmann  
Tim Mensch

## ADMINISTRATION

**Chief Executive Officer**  
William Mackey

**Chief Loan Officer**  
Regina Hassard

**Chief Compliance/  
Operations Officer**  
Maureen A. Genna

**Chief Information Officer**  
Wayon Elliott

**Compliance/  
Operations Supervisor**  
Karen Allen-Gomez

**Mineola Branch Manager**  
Betsy Schwabacher

## OFFICE STAFF

Bryan Bragman	Linda Oakley
Lisa Ciangetti	Alyson Parr
Dana Gatterdam	Laura Pellechia
Laura Houlroyd	Jessie Sanchez-Picon
Kate Josefak	Dina Senra
Christine Leach	Mary Sardegna
Michael Levy	Rosina Troiano
Robert Makley	Patricia Toscano
Valerie Massaro	Kathline Vasquez
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  
516-573-7260 • Fax: 516-573-7009

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

Federally Insured  
by NCUA

