



WINTER 2024

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Great News!

Great News! The Board of Directors has declared a 0.15% bonus dividend for the fourth quarter of 2023 on Regular/Transaction Share accounts and IRA accounts. Dividend rate for the fourth quarter of 2022 on Regular/Transaction accounts is 1.75% and IRA accounts is 2.25%.

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

BULLETIN

Serving NCPD Members and Their Families Since 1940.

Navigate Your Way to Financial Freedom

Get ready for all the adventures that await you in the new year with NCPD FCU's special balance transfer offer.

Consolidate your high-interest credit card balances onto one incredible card, with no balance transfer fees and a special rate of **5.99% APR*** for the first six months.

Enjoy the freedom of financial flexibility during the introductory period. Explore new horizons and experiences without the burden of high interest rates. Then, after the initial six months, the **Elite Preferred Visa Signature®** card continues to support your adventures with a fixed rate of **9.95% APR***. Alternatively, the **Visa® Platinum Classic** card offers a fixed rate of **11.95% APR***. Both cards feature **no annual fee**, \$250,000 accident insurance, ScoreCard Rewards**, and **CASH BACK!**

Apply now and get ready for an unforgettable year with the **NCPD FCU Visa®** credit card!

*APR is Annual Percentage Rate. The Annual Percentage Rate is fixed. 5.99% intro APR for 6 billing cycles from date of the first balance transfer and no balance transfer fee. After the introductory period your card will return to standard APR - Platinum Classic, 11.95% APR, or Elite Preferred, 9.95% APR. Limited time offer ends 12/31/24 and is subject to membership eligibility. Line of credit is subject to credit approval. See Credit Union for details.

**Cash advances and balance transfers do not earn points

Your Fresh Start on Four Wheels

You can't dash through the snow when you're spinning your wheels! Apply for an **Auto Loan** from NCPD FCU with great rates*, as well as 100% MSRP for new vehicles up to \$80,000 — or up to \$90,000 with 90% financing. Enjoy flexible payment terms up to 84 months for vehicles up to \$90,000, and up to 96 months for vehicles over \$90,000.

If you're in the market for a new-to-you vehicle, you can finance 90% of the sale price for pre-owned vehicles up to \$50,000 — or up to \$60,000 with 80% financing. Sit back and relax with comfortable payment terms up to 72 months for used vehicles.

Enjoy easy payment options, including the convenience of payroll deduction. Give us a call or stop in to explore potential refinancing options for both dealer and private purchases.

Apply today for your Auto Loan and fuel your next adventure.

*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.

**Enjoy
flexible
payment
terms**



In our digital age, protecting your online information should be top of mind. Digital identity theft happens when cybercriminals gain unauthorized access to your computer, phone, or other electronic device and steal your personal information. Identity thieves can empty your accounts and put you in credit card debt or other legal troubles.

Implement these habits to enhance the security of your digital information:

- Exercise caution in oversharing on social media
- Verify the security of websites before entering personal information
- Strengthen passwords with unique combinations and regular updates
- Use reliable security software and stay vigilant against phishing attempts
- Be cautious with public Wi-Fi, ensuring a secure connection
- Properly dispose of old devices to prevent data breaches

If you suspect identity theft, take immediate action. Report incidents on [IdentityTheft.gov](https://www.identitytheft.gov) to initiate the recovery process. Contact NCPD FCU so we can work together to secure your accounts!

Your digital well-being is our priority – equip yourself with the knowledge and tools to enjoy the online world securely.



Your Goals, Our Solutions

We know you have big plans for 2024. Maybe you're already thinking ahead about a summer vacation. Or maybe your heating system is on its last legs. Whatever you're facing, we're here to help. An NCPD Federal Credit Union **Personal Loan** is the solution.

Borrow up to **\$30,000** and take up to 8 years to repay with our flexible terms and competitive variable APR*.

Your signature is as good as cash with us! Apply today and explore the ease of our personal loans, crafted with your needs in mind.

*Interest Rate is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal + 3.50% and may change monthly.

Secure Your Tomorrow by Starting Today

No matter where you are in retirement planning, we know you want to enjoy your golden years on your terms. It's never too late or too soon to start putting away money for the future. NCPD FCU can help you prepare for what's ahead with **Traditional and Roth IRAs***.

Traditional IRAs are tax-deferred accounts allowing for investments of pretax income. Roth IRAs allow for investments of after-tax income to be invested.

- \$5.00 minimum opening deposit for Traditional, Roth, or Education IRA
- Competitive dividend rates
- All IRAs are federally insured up to \$250,000
- Dividends calculated daily, compounded quarterly, posted quarterly
- Contributions can be made in person, by payroll-deduction, or by automatic transfer from another NCPD Federal Credit Union account

Your financial future is important to us, and we are committed to helping you make the most of it. Start securing your tomorrow with NCPD FCU IRAs today.

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





NCPD FCU Community Bulletin



NCPD Federal Credit Union was recently featured in Newsday. The spotlight was on our participation in the walk for the **American Cancer Society**, a cause close to our hearts.



Food Drive

In the month of November we also took part in the **Long Island Cares** food drive. Long Island Cares, founded by the legendary Harry Chapin in 1980, is Long Island's first food bank. Both branches collected 618 pounds of food! We are honored to contribute to their mission of serving the hungry and food-insecure populations on Long Island.

Golf Outings

We proudly continue to stand by the police community by sponsoring and participating in their golf outings. It's our way of saying thank you to those who tirelessly safeguard our neighborhoods.



BULLETIN BOARD

And the Winner Is...

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

Holiday Closings

Martin Luther King Jr. Day
January 15, 2024

Presidents Day
February 19, 2024

Annual Meeting

Monday, January 29, 2024
at 4:00 PM at our Plainview office. Be part of the Credit Union experience!

Member Appreciation Raffle Winners

Marie Urick
Laura LoPinzi
Kathleen Krummenacker

BOARD OF DIRECTORS

President
Matthew McCartin

Vice President
John Berry

Treasurer/Secretary
Dennis Barry

Directors
Wayne F. Birdsall
Wayne Hartmann
William McHale
Tim Mensch
Patrick Rail
Devin Ross

SUPERVISORY COMMITTEE

Chairman
Robert Kohlmer

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

CREDIT COMMITTEE

Chairman
Wayne F. Birdsall

Wayne Hartmann
Tim Mensch

ADMINISTRATION

Chief Executive Officer
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

Branch Supervisor
Gabriella Gallardo

OFFICE STAFF

Bryan Bragman	Sandra Morris
Lisa Ciangetti	Linda Oakley
Anh Tuyen Dang	Alyson Parr
Gina Giuliano	Laura Pellechia
Kate Josefak	Kathy Rosales
Vimmy Kumar	Mary Sardegna
Christine Leach	Tyhais Small
Michael Levy	Ryan Soroka
Robert Makley	Rosina Troiano
Valerie Massaro	Patricia Toscano
Tyra Mayes	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



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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 February 14th, 2024. 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. COMMUNITY | 6. RESOLUTION |
| 2. DIVIDEND | 7. SNOW |
| 3. FAMILY | 8. TECHNOLOGY |
| 4. INVESTMENTS | 9. VEHICLE |
| 5. MEMBERSHIP | 10. WINTER |



Name: _____

Address: _____

Phone: _____

Email: _____

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



Technology Upgrade

As our technology evolves, NCPD FCU is making changes to the way our members bank to improve your overall experience.

New ATMs for Your Convenience

We have updated ATM machines in all police facilities to provide you with a more responsive experience. Coming in 2024, these machines will offer members access to choose different denominations for withdrawals.

A New Website Coming Soon

During the first quarter of 2024, our website will have a fresh and exciting look, and be easier to navigate. It will also have improved financial wellness content for members seeking guidance on their financial journeys. Of course, you can continue to access online banking and get up-to-date information on products and rates.

Core Member System Conversion

NCPD FCU is undertaking an upgrade to its main banking system to integrate products and services under one umbrella. This technology improvement will allow staff to continue to provide exceptional service to members and take advantage of the latest banking technology.

We appreciate your continued trust and look forward to serving you with enhanced features and convenience in the coming year.