



SPRING 2024

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Serving NCPD Members and Their Families Since 1940.

Apply for NCPD FCU Scholarships Now

At NCPD FCU, we understand the importance of education and investing in the future of our community. We're proud to offer two exciting scholarships: the **James J. Kilfeather Scholarship** and the **NCPD FCU Scholarship!**

For the Aspiring Trade Professional

The James J. Kilfeather Scholarship honors the legacy of James J. Kilfeather, who spent 25 years with the Nassau County Police Department and donated his time and energy to the betterment of NCPD FCU. There will be **five awards of \$1,000** to assist in paying expenses associated with vocational training. To qualify, you must be:

- **An NCPD FCU member**
- **Enrolled in an in-person vocational school or program working towards a degree or license***
- **Demonstrate honesty, integrity, determination, a strong work ethic, and a proven ability to reach out and improve the lives of others**

For College-Bound High School Seniors

NCPD FCU offers **three \$2,500 scholarships** to support incoming freshmen embarking on their college journeys. To qualify, you must be:

- **An NCPD FCU member****
- **An incoming freshman to an accredited two- or four-year college or university as a full-time student**

Don't wait! Both scholarships require applications by **May 10, 2024**. Winners will be announced on **May 17, 2024**. Visit our website for complete details and application instructions.

*Online degrees are not eligible for this scholarship

** No age requirement for college freshmen. All household members must be in good standing with the Credit Union. Membership at NCPD FCU is available for employees and immediate family members of federal, state, county, and municipal agencies or departments engaged in the police protection industry who work in Nassau County, New York. If you are unsure of eligibility, contact us at 516-938-0300. Please visit our website for more information and to download the entry form.

Core System Upgrade: Get Ready for Bigger, Better Banking

Keeping with our commitment to provide efficient and advanced banking services, we are upgrading our core system on **July 1, 2024**.

With the new core system, you will experience a wide range of benefits, including:

- **Improved efficiency in our digital services**
- **More functionality and personalized features to manage your money**
- **Better integration of the Credit Union's services, both online and within our mobile app**

Refer to our website where we have a dedicated conversion page with frequently asked questions regarding the conversion. As always, you can ask our staff for more information!

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





In today's digital world, protecting your online accounts is more important than ever. Here's the good news: Being a member of NCPD FCU gives you an extra layer of protection.

Online Banking and the NCPD FCU Mobile Banking App are powerful tools in the fight against cybercrime. They boast advanced security features and real-time monitoring to keep your finances safe.

Signs That Someone Hacked Your Account

Hackers might want to steal your personal information to commit identity theft. Others might want to spread malware or scam others. Here are some clues that someone hacked your account:

- You can't log in to your account.
- You get a notification about a change to your username or password, but you didn't make that change.
- You get a notification that someone logged into your account from a device you don't recognize or a strange location.
- Your friends or family report getting emails or messages you didn't send.

How to Get Back Into Your Hacked Account

Make sure your computer security software is up to date, then run a scan. If the scan identifies suspicious software, delete it, and restart your computer.

Take Steps to Secure Your Account

1. Change your account password. Create a strong password that is hard to guess.
2. Sign out of all devices.
3. Turn on two-factor authentication (2FA), also known as two-step verification.
4. Check your account recovery information. Make sure the recovery email addresses and phone numbers listed are ones you entered and have access to.

Check for Signs That Someone Had Access to Your Account

- Check your email settings to see if there are rules set up to forward emails. Delete any rules you didn't set up, so your messages aren't forwarded to someone else's address.
- Check your sent folder for emails the hacker sent from your account. Look in your deleted folder for emails the hacker may have read then deleted. Always check your banking accounts using our Mobile Banking App and Online Banking dashboard to confirm all transactions are valid.



Don't Miss Out on Your Key to Homeownership

NCPD FCU is excited to announce, in cooperation with the Federal Home Loan Bank of New York (FHLBNY), a first-time homebuyer program for our members called the **Homebuyer Dream Program**®.

With this program, you may qualify for a **grant of \$19,500** to apply toward closing fees. Grants allotted to NCPD FCU are limited and will be granted on a first-come, first-served basis. Don't hesitate, apply today!

Get started by submitting a complete Mortgage application by **October 1, 2024**. Your application must include a copy of the sales contract and be approved by NCPD FCU.

Our Loan Officers will reach out to you if you have qualified for this grant.

To qualify for this grant you must:

- **Be a first-time homebuyer**
- **Have a household income of less than \$147,744 if the property being purchased is in Nassau/Suffolk County***
- **Complete a housing counseling program such as a webinar or Zoom call lasting 1-2 hours**
- **Agree to stay in the house for at least 5 years after closing****

There is also a Homebuyer Dream Program® Plus. The HDP® Plus program is available for members with a household income of less than \$221,616, if the property being purchased is in Nassau/Suffolk County.^

*If located in Westchester, household income must be less than \$140,928. If located in Queens/Brooklyn/Staten Island/NYC, household income must be less than \$135,552.

**Borrowers who do not stay in the house for at least 5 years after closing must pay back all or part of the granted funds.

^If located in Westchester, household income must be less than \$211,392; if located in Queens/Brooklyn/Staten Island/NYC, household income must be less than \$203,328.

American Heart Month

February was filled with love and awareness at NCPD FCU! Not only did we celebrate **American Heart Month**, but we also partnered with the **American Heart Association** to make a positive impact on our community's health.

Thanks to the incredible generosity of our members, we matched donations to the AHA, raising a total of \$700! This incredible contribution will help fund vital research, education, and advocacy programs fighting heart disease, the leading cause of death in the United States. We also gave out pins, bracelets, stress balls, and more.



NCPD FCU Community Bulletin



**American
Heart
Association.**

Project Thank a Cop

NCPD FCU recently donated over 200 tote bags to **Project Thank a Cop** in support of their **Thanker Detail** program. These bags will be used to carry care packages filled with snacks and drinks, and distributed by PTAC members to express their gratitude to officers on patrol. We're honored to be part of this initiative that shows appreciation to those who serve and protect our community.



The Ultimate Student Banking Kit from NCPD FCU

Packing for college? Don't forget to pack smart finances too! NCPD FCU's **Student Account Suite** is your one-stop shop for stress-free money management during this exciting (and potentially expensive) chapter.

All the essentials: Access your regular Share Account, Student Checking Account, and a powerful Visa® Debit Card for seamless spending.

Build your credit responsibly: Apply for a Visa® Credit Card with a starting limit of up to \$1,000 and learn healthy credit habits early on.*

Banking on the go: Manage your money anytime, anywhere with our user-friendly Mobile Banking app featuring Mobile Check Deposit.

Stay organized: Pay bills electronically, easily transfer funds between your accounts, and even access your NCPD FCU account at other credit unions through the Shared Branch Network.

School is demanding, but managing your finances shouldn't be. Apply today and experience the difference!



*For college-bound students only.

BULLETIN BOARD

And the Winner Is...

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

Celebrate Police Week

We will be celebrating **Police Week** **May 13, 2024 through 17, 2024**. Stop by and show your appreciation for the dedication and service of our police officers. During Police Week, we'll be giving away special tokens of our gratitude. The weeklong celebration is a small gesture to acknowledge the crucial role our officers play in keeping communities safe and secure.



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Hours

Mon. - Fri.: 8:30 a.m. - 4:00 p.m.

Member Telephone Service

516-938-4077

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516-938-0300 • Fax: 516-938-0311

1490 Franklin Avenue

Mineola, NY 11501

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www.ncpdfcu.org

  



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EQUAL HOUSING LENDER

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 May 17, 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.

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|---------------|----------------|
| 1. COLLEGE | 6. POLICE |
| 2. COMMUNITY | 7. SCHOLARSHIP |
| 3. CONVERSION | 8. SPRING |
| 4. CORNER | 9. STUDENT |
| 5. HOME | 10. WORKFORCE |



Name: _____

Address: _____

Phone: _____

Email: _____

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



Stay Connected: Update Your Contact Info Today!

We value keeping you informed and protected. So, if your phone number, email, or address changes, please update it with us ASAP.

Why it matters:

- Get important updates about your accounts and security
- Prevent fraud and keep your finances safe
- Enjoy smoother transactions with NCPD FCU

Updating is easy:

- Visit any branch
- Manage it online
- Call us
- Together, let's stay connected!