



FALL 2023

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

BULLETIN

Serving NCPD Members and Their Families Since 1940.

Join Us for Member Appreciation Week and International Credit Union Day

Get ready for an exciting week of celebration! We'll be honoring our members from **October 16th** through the **20th** for **Member Appreciation Week**. Plus, join us on **October 19th** as we celebrate **International Credit Union Day**, a day that highlights the special bond between members and credit unions.

Throughout the week, we'll be treating you to daily giveaways. Don't miss your chance to participate in our raffle, where you could **win gift cards from Target, Amazon, and Visa®**. Fill out and return the raffle ticket (enclosed with this newsletter) no later than Friday, October 20th.

We're excited to celebrate this special week with you!



Fall is the perfect time to start thinking about your financial goals for the coming year. If you're looking for a way to consolidate debt, make home improvements, or finance a major purchase, a home equity loan or line of credit from **NCPD FCU** can be a great option.

A **Conventional Home Equity Line of Credit** has a low introductory rate for two years then adjusts to the prime rate.* An **Interest Only Home Equity Line of Credit** has variable rate interest only payments for the first ten years of the draw period. Both options let you borrow up to 70% of the appraised value of your home**, have no annual fees, no closing fees for loans up to \$250,000^, and have a minimum loan amount of \$25,000 with a 10-year draw period and a 15-year repayment period.

A **Home Equity Loan** is a lump sum that you receive with a fixed interest rate over a fixed amount of time.

- You may borrow up to 70% of the appraised value of your home less any first mortgage balance
- Minimum loan amount of \$25,000 and the maximum term is 15 years

Call or visit us online today to explore how you can turn your home's equity into a valuable asset for your future.

*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, members 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: 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. Minimum loan amount is \$25,000.

^Amount over \$250k are required to pay filing fees. Property must be the primary residence and located in Nassau, Suffolk, or Westchester County, or one of the five boroughs of New York City.



A new wave of phone scams are coming from people claiming to be from **Apple** or **Amazon**. These scammers will often say there is a problem with your account, a suspicious purchase, a lost package, or an order they can't fulfill and that you need to provide them with personal information or payment details to fix it.

What to watch out for:

The caller will often be aggressive and demanding. They may use scare tactics, such as saying that your account has been hacked or that there is a problem with your credit card. They may ask for your Social Security or credit card numbers, or ask you to install software on your computer.

If you get one of these calls:

Hang up immediately. Do not provide any personal information or payment details, and do not install any software. If you are concerned about your account, contact Apple or Amazon directly using the phone number or email listed on their official website.

You can also report the scam to the Federal Trade Commission at [ftc.gov/complaint](https://www.ftc.gov/complaint).

By being aware of the scam and taking steps to protect yourself, you can help to keep your personal information safe.



Preparing for the Holidays With NCPD FCU

The holidays are rapidly approaching, and it's time to start thinking about all those gifts. **NCPD FCU** can help you save money on holiday shopping with our **Youth Account**, **Visa® Gift Cards**, and **Visa® Credit Cards**.

Teach your children about saving money with our Youth Account. They have a low opening deposit of just \$5 and earn 4.00 APY* on the first \$1,000.

Our Visa® Gift Cards are the perfect way to give the gift of cash. You can order them online at ncpdfcu.org/home/apply/visa-gift-card and pick them up at our Plainview or Mineola branches.

Our Visa® Credit Cards offer a variety of rewards, including cash back, no annual fees, and a 25-day grace period. Choose between the Visa® Platinum Classic, which has a **11.95% APR** Fixed Rate,** or the Elite Preferred Visa Signature®, with a **9.95% APR** Fixed Rate.**

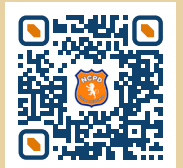
No matter what your holiday needs are, NCPD FCU can help you save money. Stop by one of our branches, visit our website or call us today to learn more.

*Youth Savings Account 4.00% APY rate is on the first \$1,000 on deposit; amounts over \$1,000 will receive current savings dividend rate. Special rate limited to one Youth Savings Account per minor. All Youth Savings Accounts convert to a Regular Share Savings Account at age 18.

**APR = Annual Percentage Rate. Membership and credit approval required. Certain credit requirements apply. Some limitations may apply. The Annual Percentage Rate is fixed. See Credit Union for details.



At NCPD FCU, we're always looking for ways to improve our services. Let us know if you've had a positive experience with us by taking our Member Survey at SurveyMonkey.com/R/NCPDFCU or following the QR code.



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“As a member since the 70's, there have been so many “above and beyond” encounters with the NCPD FCU that it would be impossible to point any one out!”

— Al S.

“Speeded up a loan application so I was able to help my daughter with her closing.”

— Paula G.

”



Project Thank a Cop

NCPD FCU is thrilled to announce our recent contribution to **Project Thank a Cop**. We donated over 200 tote bags to support their inspiring **Thanker Detail** program.

The Thanker Detail is an initiative where members of Project Thank a Cop show their appreciation to police officers. They spot officers on patrol, express their gratitude, and provide care packages filled with snacks and drinks. Our tote bags will be used to carry these care packages.

We're honored to be part of this meaningful effort to give back to those who serve our community.



NCPD FCU

Community Bulletin

Making Strides Against Breast Cancer

NCPD FCU employees will participate in the **Making Strides Against Breast Cancer Walk**. Join us in supporting this cause by purchasing pink ribbon pins for \$2 each. When you donate, you'll receive a sneaker cutout to write the name of someone in your life who has been diagnosed with or is recovering from breast cancer. Let's stand together against breast cancer. Donate and get your pin today!

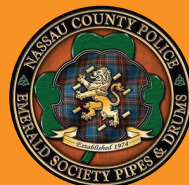
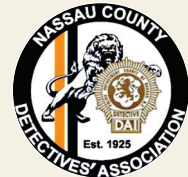
To make an online donation please go to
www.main.acsevents.org/goto/NCPDFCU



Golf Outings

Community engagement is at the heart of our mission. Recently we've taken part in various golf outings, supporting and giving back to associations that play vital roles in our community. We attended and contributed giveaways to several events, including those hosted by:

Nassau County Detectives' Association
Columbia Police Association of Nassau County
Nassau County Highway Patrol Golf Club
Nassau County Police Department 6th Precinct
Police Benevolent Association of Nassau County
Nassau County Police Emerald Society Pipes and Drums
Superior Officers Association of NCPD
NCPD Asset Forfeiture and Intelligence
NCPD Emergency Service Unit
NCPD Third Squad Golf Outing
Nassau County COBA



BULLETIN BOARD

And the Winner Is...

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

Holiday Closings

Columbus Day
October 9, 2023

Election Day
November 7, 2023

Veterans Day
November 10, 2023

Thanksgiving Day
November 23, 2023

Day after Thanksgiving
November 24, 2023

Christmas Day
December 25, 2023

Day after New Year's Day
January 2, 2024



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 October 6, 2023. 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. CELEBRATE | 5. HOLIDAY |
| 2. COMMUNITY | 6. HOME |
| 3. GIFTS | 7. MEMBERSHIP |
| 4. GRATITUDE | 8. OUTINGS |

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

Name: _____

Address: _____

Phone: _____

Email: _____

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

NCPD Federal Credit Union Fee Schedule

Effective October 1, 2023

Certified Check (Share Drafts)	\$5.00
Non-Sufficient Funds (NSF) Share Drafts	\$25.00
Non-Sufficient Funds ACH Preauthorized Withdrawal.....	\$25.00
Non-Sufficient Funds (NSF) Check/Draft Converted to Electronic Transfer.....	\$25.00
Account/Statement Activity Printout Per Page.....	\$5.00
Account Balancing Assistance Per 1/2 Hour.....	\$25.00
3rd-Party Official Check, under \$3,000	\$3.00
3rd-Party Official Check, over \$3,000.....	No charge
Stop Payment Check.....	\$10.00
Stop Payment Series of Checks	\$10.00
Stop Payment ACH.....	\$10.00
Miscellaneous	
Copy of Paid Check.....	\$2.00
Visa Gift Card If Not Used After 12 Months.....	\$5.00 Per Month
Over the Counter Item Return.....	\$25.00
Visa Returned Payment Check Fee	\$25.00
Visa Late Payment Fee	\$25.00
Visa Standard FedEx® Delivery	\$45.00
Visa Priority FedEx® Delivery.....	\$75.00
Visa Cash Advance Fee	\$1.00
Visa Debit Expedited Delivery Fee.....	\$50.00
Dormant Account Monthly Inactive Fee	\$10.00 Per Month (After 12 months, charged annually)

Wire Transfer

Domestic Outgoing Wire Transfer	\$15.00
Foreign Outgoing Wire Transfer	\$30.00

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 Kohlmiere

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

OFFICE STAFF

Bryan Bragman	Linda Oakley
Lisa Ciangetti	Alyson Parr
Anh Tuyen Dang	Laura Pellechia
Gina Giuliano	Kathy Rosales
Kaleya Grant	Manoela Pereira
Kate Josefak	Dos Santos
Vimmy Kumar	Mary Sardegna
Christine Leach	Ryan Soroka
Michael Levy	Rosina Troiano
Robert Makley	Patricia Toscano
Valerie Massaro	Susan Wenz
Angela Mazarese	Colleen Worrell
Sandra Morris	

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



Federally Insured by NCUA



Member Appreciation Raffle Ticket

Complete and return this raffle ticket to be eligible to win one of our great prizes during our **Member Appreciation Week, October 16-20***.

Drop off the completed form to the Plainview or Mineola office, or mail to:

NCPD FCU, 777 Old Country Road, Plainview, NY 11803

www.ncpdfcu.org • 516-938-0300

Name: _____ Email Address: _____ Phone #: _____

*Winner will be notified by email. By providing your email address, you are granting permission for NCPD Federal Credit Union to send you periodic emails. Email information will not be sold, licensed, shared, transferred, or otherwise disclosed to any third party. Opt out (unsubscribing) option will be provided on every NCPD FCU email. Acceptance of the prizes shall constitute the winner's consent for NCPD Federal Credit Union to use the winner's name and photograph for advertising and promotional purposes without further compensation. All winners will be notified and a list of recipients will be published in the NCPD Federal Credit Union Quarterly newsletter, NCPD FCU's social media channels, on the NCPD FCU website, as well as displayed in our branch offices.