



FALL 2024

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Banking anywhere else would be a crime!

# BULLETIN

Serving NCPD Members and Their Families Since 1940.

## Find Your New Home With NCPD FCU

As the seasons turn, change is in the air. Take advantage of the calmer fall housing market and NCPD FCU's competitive rates and flexible terms. The cooler months could be the right moment to find your new home or refinance your current mortgage!

Our **Mortgage** options include:

- 10, 15, 20, and 30-year terms to match your financial goals
- Competitive rates\* to help you save money on your monthly payments
- No fees
- Up to 95% purchase financing\*\* to make homeownership more accessible
- Refinancing options to potentially lower your interest rate and monthly payment

Whether you're a first-time homebuyer or looking to upgrade, NCPD FCU is here to assist you with a personalized mortgage solution. Visit our website or contact us today to learn more!

Remember the **Homebuyer Dream Program** featured in our Spring 2024 newsletter? We helped multiple members purchase their first home through this program. Ask us about upcoming grant opportunities to see if you qualify.

\*APR is Annual Percentage Rate. Rates subject to change. See Credit Union for details. Property must be located in Nassau, Suffolk, Queens, Manhattan, Bronx, Brooklyn, Staten Island, or Westchester County and be your primary residence. \*\*95% financing available to first-time homebuyers with private mortgage insurance only. Up to 90% financing available for other new purchase transactions with private mortgage. NMLS #412042.



## Upgrade Your Fall Road Trips

Autumn is the perfect season for road trips, whether you're picking up a trunkload of pumpkins, going apple picking, or simply enjoying the vibrant fall foliage. Now, imagine how much better those drives would feel in a brand-new set of wheels with an NCPD FCU **Auto Loan**.

We offer competitive rates\* and flexible terms on new and used vehicles.

**New Vehicles:** Flexible payment terms up to 96 months, 100% financing for vehicles up to \$80,000, and 90% financing for vehicles up to \$90,000.

**Used Vehicles:** Payment terms up to 72 months, 90% financing for vehicles up to \$50,000 and 80% financing for vehicles up to \$60,000.

Stop by one of our branches, give us a call, or visit our website and find out how we can put you behind the wheel of your dream ride this fall.

\*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.





### Medical Identity Theft

Medical identity theft happens when someone uses your personal information to receive medical care under your name. This can lead to serious issues, such as difficulties getting the care you need, disruptions to your insurance benefits, and even damage your credit score.

Here are some tips to help protect yourself:

- Safeguard documents containing your medical information.
- Be cautious about sharing personal medical details with others.
- Watch for warning signs, such as receiving bills for treatments you never received.

If you think someone may be using your information, take action right away. Review your medical records for any mistakes, report errors to your healthcare provider, check your credit reports for medical billing issues, and create a personal recovery plan to address the situation.

### American Senior Benefits Scam

This scam involves fraudsters impersonating American Senior Benefits, a legitimate insurance company specializing in senior services.

Scam red flags include:

- Unsolicited calls claiming to be from American Senior Benefits
- Requests for personal information over the phone

To protect against these scams:

- Never give out personal information to unsolicited callers
- Regularly review Medicare statements

If you've provided information to scammers:

- Report the incident to authorities (FTC, law enforcement)
- Contact the Social Security Administration or Medicare if relevant info was shared
- Change your passwords and consider placing a fraud alert or credit freeze with the credit agencies
- Monitor financial accounts for unauthorized activity

### Free Medical Supply Scam

Scammers may offer "free" equipment (wheelchairs, walkers, diabetic supplies) to steal your Medicare benefits or personal information. They may:

- Call, email, or mail you
- Know your medical conditions (through data breaches)
- Pressure you for your Medicare number and credit card details

Providing this information allows scammers to submit false claims to Medicare, draining your benefits. They may also try to steal your identity!

Protect yourself by never giving your Medicare number for "free" supplies. Confirm coverage with Medicare and get supplies only with a doctor's prescription.

You can report scams to Medicare by calling **(1-800-MEDICARE)** or HHS **(1-800-HHS-TIPS)**.

# Shop & Earn This Season

Holiday shopping doesn't have to be stressful. With a **Visa® Credit Card** from NCPD FCU in your pocket, you can check off your gift list with ease. Plus, the more you spend, the more you get back with **ScoreCard Rewards** and **Cash Back!**



You have a choice between:

- **Visa® Platinum Classic**, with a fixed APR\* of **11.95%**
- **Elite Preferred Visa® Signature**, with a fixed APR\* of **9.95%**

Both cards offer:

- **ScoreCard Rewards:** Earn points on every purchase and redeem them for fantastic gifts or statement credits.
- **Cash Back:** Get cash back on your purchases to boost your holiday budget.
- **No Annual Fees** and a **25-Day Grace Period**

Make this holiday season stress-free and rewarding. Apply for your NCPD FCU Visa® Credit Card today!

\*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.





# NCPD FCU Community Bulletin

## Member Appreciation Day

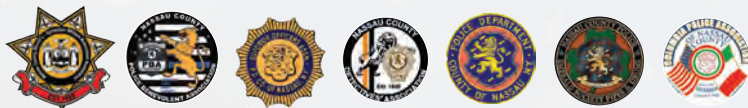


Join us on **Thursday, October 17**, as we celebrate **International Credit Union Day** at both of our branches! Enjoy giveaways and the chance to win a **Visa® Gift Card** valued at **\$200, \$150, or \$100**. Don't forget to bring your member number for a chance to win!

## Golf Outings



We continue to support our local police organizations by participating in their golf outings.



## Support Your Community with Long Island Cares



Help families in need this holiday season by donating to **Long Island Cares**. We'll be collecting items at both branches from the end of October through November. Your generosity will make a difference!



## Making Strides Against Breast Cancer



Show your support for this important cause by donating \$2 and filling out a pink ribbon at either branch. Join us at **Jones Beach** on **Sunday, October 20**, for a community walk. We'll be gathering at **Field 5** for a rolling start between 7 and 10:30 a.m.



# Holiday Shopping Made Easy With NCPD FCU

As the holiday season approaches, it's time to start thinking about gifts for loved ones. Gifting a **Youth Account** to your grandkids is a wonderful way to introduce them to the world of saving, managing money, and financial responsibility.

- **5.00% APY\*** on the first \$1,000
- Balances over \$1,000 receive 1.60% not .10% like other credit unions (yes, we are being bold and calling them out!)
- NCPD FCU will deposit the first \$25 to your new Youth Account

For a gift that is perfect for everyone, consider an NCPD FCU **Visa® Gift Card**. It's the perfect way to let your loved ones shop where they want, when they want.

\*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.



# BULLETIN BOARD

## And the Winner Is...

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

## Holiday Closings

<b>Columbus Day</b> October 14, 2024	<b>Day after Thanksgiving</b> November 29, 2024
<b>Election Day</b> November 5, 2024	<b>Christmas Day</b> December 25, 2024
<b>Veterans Day</b> November 11, 2024	<b>New Year's Day</b> January 1, 2025
<b>Thanksgiving Day</b> November 28, 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 November 15, 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. FALL      | 6. INTERNATIONAL |
| 2. FAMILY    | 7. MEMBER        |
| 3. FINANCING | 8. MORTGAGE      |
| 4. GIFT      | 9. THANKSGIVING  |
| 5. HOLIDAY   | 10. VEHICLE      |

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

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, 2024

### Accounts

Dormant Account Monthly Inactive Fee (Per Month, Up to a Maximum of \$120)	\$10.00
Account/Statement Activity Printout (Per Page)	\$5.00
Account Balancing Assistance (Per Half-Hour)	\$25.00

### Checks

Certified Check (Share Drafts)	\$5.00
Third-Party Official Check – Under \$3,000	\$3.00
Third-Party Official Check – Over \$3,000	No charge
Stop Payment – Check	\$10.00
Stop Payment – Series of Checks	\$10.00
Copy of Paid Check	\$2.00

### Visa®

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

### Miscellaneous

Non-Sufficient Funds Share Drafts	\$25.00
Non-Sufficient Funds ACH Preauthorized Withdrawal	\$25.00
Non-Sufficient Funds Check/Draft Converted to Electronic Transfer	\$25.00
Stop Payment – ACH	\$10.00
Over-the-Counter Item Return	\$25.00
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 Kohlmier

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

Christine Cardace Linda Oakley

Lisa Ciangetti Alyson Parr

Gina Giuliano Laura Pellechia

Kate Josefak Kathy Rosales

Vimmy Kumar Mary Sardegna

Christine Leach Tyhais Small

Michael Levy Rosina Troiano

Marivet Lopez Patricia Toscano

Robert Makley Theresa Veerasamy

Valerie Massaro Susan Wenz

Tyra Mayes Colleen Worrell

Angela Mazarese

## 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)



Federally Insured by NCUA



EQUAL HOUSING LENDER



# Member Appreciation Raffle Ticket

Complete and return this raffle ticket to be eligible to win one of our great prizes during our **Member Appreciation Day, on October 17th\***.

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](http://www.ncpdfcu.org) • 516-938-0300**

Name: \_\_\_\_\_ Email: \_\_\_\_\_ Phone #: \_\_\_\_\_ Member #: \_\_\_\_\_

\*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 (unsubscribe) 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.