



WINTER 2025

10th Consecutive Year of Bonus Dividend!

For the 10th consecutive year, the Board of Directors has declared a 0.15% bonus dividend for the fourth quarter of 2024 on Regular/Transaction Share accounts and IRA accounts! Dividend rates for the fourth quarter of 2024 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.



Kick Off the New Year With Financial Flexibility!

As we welcome a fresh start in the New Year, it's the perfect time to plan for your goals—whether it's consolidating debt, tackling home improvements, or making that big purchase you've been putting off. At NCPD FCU, we're here to support your resolutions with a low variable-rate **Personal Loan** tailored to your needs.

Our personal loans offer competitive rates and flexible repayment terms, giving you the freedom to focus on what matters most.

- Rates as low as 11.25% APR*
- Borrow up to \$30,000.
- Up to 8 years to repay

Applying is quick and easy either online at <https://www.ncpdfcu.org/borrow/personal/> or in person at one of our branches. Our dedicated team is ready to assist you every step of the way. Let's make this year one to remember—for all the right reasons.

Act today, this is your opportunity to save more and do more in **2025!**

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

The Debit Card That Works as Hard as You Do

Make managing your finances easier than ever with an **NCPD FCU Visa® Debit Card**. When you open a Checking Account—with no minimum balance required—you'll gain access to a card designed to simplify your spending and savings, no matter the season.

Whether you're shopping for cozy winter essentials or planning a snow-day adventure, our Debit Card allows you to pay quickly and securely, both in stores and online. Need cash on the go? Enjoy 24/7 surcharge-free access to 88,000+ ATMs nationwide, so you can keep going without worrying about fees.



Stay in control of your finances with the **Debit Card Control** mobile app, where you can easily manage your card and monitor transactions at your fingertips.

Get the convenience and peace of mind you deserve. Visit us today to open your checking account and discover how our Debit Card can work for you!

Don't Get Fooled: Learn How to Spot Missed Delivery Scams



Online shopping has made life easier, but it's also opened the door for scammers to exploit the convenience. One common tactic is the missed delivery scam, in which fraudsters impersonate delivery companies to trick victims into divulging personal or financial information.

What Is a Missed Delivery Scam?

In this scam, fraudsters impersonate delivery companies to trick you into clicking malicious links or providing sensitive information. They may send emails, text messages, or even leave voicemails claiming that you missed a delivery attempt and need to reschedule or confirm your address. These messages often create a sense of urgency, telling you to act quickly to avoid missing your package. The goal of the scammers is to either steal your personal information, install malware on your device, or trick you into paying a fee for a fake delivery.

Example of the Scam

Sherman receives a text message from an unknown number claiming to be from FedEx. The message states that a package delivery was attempted, but no one was home to sign for it. The message includes a link to reschedule the delivery. Sherman clicks the link and is taken to a fake FedEx website that asks him to enter his personal information and credit card details to confirm the delivery. He enters the information, unwittingly giving it to scammers.

Tips for Protecting Yourself

- **Be wary of unexpected notifications.** Be suspicious, especially if you weren't expecting a package or if the notification seems out of the ordinary.
- **Don't click links or open attachments from unknown senders.** If you think the message might be legitimate, go directly to the delivery company's official website or app to track your package or reschedule delivery.
- **Verify with the delivery company.** If you receive a missed delivery notification, verify its authenticity by contacting the delivery company directly using its official website or phone number.
- **Don't give out personal or financial information.** Never reveal sensitive information over the phone or through email unless you initiated the contact and verified the caller or sender's identity.
- **Track your deliveries.** This will help you spot any suspicious notifications for packages you didn't order.

If You've Been Scammed

- **Contact us.** If your account information has been compromised or if you believe you've mistakenly paid a scammer, let us know.
- **Report the scam to the FTC.** File a report with the Federal Trade Commission at ReportFraud.FTC.gov and your local law enforcement agency.
- **Report the scam to your state attorney general.** You can find their contact information at naag.org.
- **Report the scam to the delivery company.** Inform the delivery company that was impersonated by the scammer.
- **Scan for malware.** If you clicked on a malicious link, run a security scan on your device using reputable antivirus or anti-malware software to check for and remove any malware that may have been installed.
- **Contact your credit card company.** If you provided personal or financial information, such as your credit card number, contact your credit card company immediately to report the fraud. They can help you monitor your accounts for unauthorized activity and potentially reverse fraudulent charges.

Contact us to learn more about safeguarding your financial information and securing your accounts. Our experts are here to help.

Message From the CEO

I hope everyone had a happy and healthy holiday season. The holidays are always a time of reflection and gratitude for the family and friends we have.

During 2024, the Credit Union focused on changing our core processing system. Our old core platform was no longer being upgraded, which prompted a necessary change. Your patience and understanding during the conversion were greatly appreciated.

As technology rapidly advances, the Credit Union will continue to upgrade its products and services to deliver the best possible banking experience. In the upcoming year, we will be changing our service providers for both our debit cards and credit cards. We recognize that the card services have not been up to the standards our members deserve. Our new card service provider will deliver additional features to our membership and allow our staff to better service your financial needs.

As part of our technology system assessment, we are also evaluating our digital banking platform. We anticipate upgrading our online and mobile banking services sometime in the first half of 2026.

All of these accomplishments would not be possible without the team of dedicated professionals here at the Credit Union. The volunteers on our Board of Directors, Supervisory Committee, and staff are committed to providing you with the best possible service. We look forward to serving our membership and wish you and your family a safe and healthy 2025!

William P. Mackey



Making Strides Against Breast Cancer

The **NCPD Federal Credit Union** family was out in force for this **American Cancer Society** event at **Jones Beach** in October. Thank you for your support to this worthy cause.



NCPD FCU Community Bulletin



Long Island Cares

We partnered up with **Long Island Cares** again this November for their **Annual Food Drive**. Our membership collected 370 pounds of food for this season's drive. No one should ever go hungry!



Open an IRA for Smart Savings

As tax season approaches, it's the perfect time to think about saving for the future while potentially reducing your tax burden today. With an **IRA** from NCPD FCU, you can grow your savings with confidence and take advantage of valuable tax benefits.*

Choose from a **Traditional IRA**, **Roth IRA**, or **Coverdell Education IRA**, each designed to meet your unique financial goals. A Traditional IRA may offer immediate tax deductions, while a Roth IRA allows for tax-free withdrawals in retirement. Saving for future education expenses? The Coverdell Education IRA can help you plan ahead.

With a minimum \$5 deposit, competitive rates, and easy deposit options, your money can start growing today. Stop by one of our branches or scan the QR code to open.

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



Online & Mobile Banking: Ready When You Are

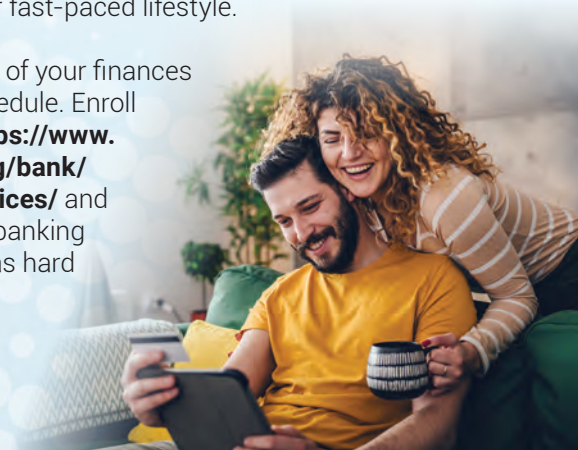
Being part of the law enforcement community, your commitment to serving others never stops—so why should your banking? With NCPD FCU's **Online and Mobile Banking**, you can manage your finances anytime, anywhere, ensuring your money is always within reach, even during your busiest shifts.

Our digital tools let you easily view balances, transfer money, pay bills, and deposit checks with a few taps.

Available through the **App Store** and **Google Play Store**, our app is secure, user-friendly, and built to keep up with your fast-paced lifestyle.

Take charge of your finances on your schedule. Enroll today at <https://www.ncpdfcu.org/bank/digital-services/> and experience banking that works as hard as you do.

www.ncpdfcu.org



BULLETIN BOARD

And the Winner Is...

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

Member Appreciation Day

Our **Membership Appreciation Day** was held in conjunction with this year's **International Credit Union Day**. We had giveaways for everyone, and **Gloria Giordano, Alexandra Bigilin, and James Wilson** were our Raffle winners!

Annual Meeting

Monday, January 27, 2025
at 4:00 PM at our Plainview office. Be part of the Credit Union experience!

Holiday Closings

Martin Luther King Jr. Day
January 20, 2025

Presidents Day
February 17, 2025

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 28, 2025. 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. ACTIVE | 6. RETIREMENT |
| 2. COMMUNITY | 7. SAVINGS |
| 3. DEBIT | 8. SHARED |
| 4. DIVIDEND | 9. SUPPORT |
| 5. RESOLUTION | 10. TRAVEL |

I M E S A C T I V E O A B N I L
S A V O U V Y I B H I G E U N T
V H I S T P V C D S T N V M E R
V S A E G I P N E U U I I M D O
A C P R D G I O M T L V E O R P
R N E E E E U M R U O C R E T C
T N N Y N D N U T T S S P I O
R E T I R E M E N T E O N S B M
T M T E D C E D G G L V E G P M
R E R T V N N O I U T M M N A U
A R O I B E M D T S R Y E I H N
V I P B D M E I A T O T R V S I
E U P I U N O V R M I L I A R T
L T V N P N I A M B B S T S A Y
N I I U P D R S E U H E E E H T
D L E I A L H D E N U H P P S Y

Name: _____

Address: _____

Phone: _____

Email: _____

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

Shared Branching: Banking Wherever Duty Takes You



As a member of NCPD FCU, your banking goes beyond our branches. With the **CO-OP Shared Branching Network**, you gain access to more than **5,600** locations nationwide and **88,000** ATMs, making it easier than ever to manage your finances no matter where your responsibilities take you.

Look for the **CO-OP Shared Branch** logo, and you can perform everyday transactions like loan payments, account transfers, withdrawals, and deposits—just as if you were at your home branch*. All you need is your member number and a valid form of ID.

Finding a shared branch is simple with our locator tool available on our website and mobile app. Whether you're on patrol, traveling, or just venturing across the Island, **Shared Branching** ensures you're never far from the services you need.

Experience the convenience and flexibility of nationwide access. Visit us online at <https://www.ncpdfcu.org/connect/shared-branching/> to learn more and get started today.

*As a guest member, your transactions may be limited. Fees charged at a Shared Branch may differ from fees charged at NCPD FCU for services such as gift cards, money orders, etc.

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Angela Mazarese	Colleen Worrell
Sandra Morris	

Hours

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

Member Telephone Service

516-938-4077

Locations

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Plainview, NY 11803

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