



SPRING 2025

BULLETIN

Serving NCPD Members and Their Families Since 1940.



Investing in Your Future: Apply for Our 2025 Scholarships Today!

At **NCPD FCU**, we're dedicated to helping our members achieve their dreams—whether that means earning a college degree or gaining the skills needed for a rewarding career. We know that education can open doors, and we're proud to offer two scholarship opportunities designed to support students at different stages of their journey.



For inbound college freshman Heading to College

Planning for college? We've got your back! **NCPD FCU** has **three \$2,500** scholarships awarded to deserving students ready to take the next step in their education. These funds can be used toward tuition, books, or other college expenses, helping to ease the financial burden of higher education.

To apply, you must:

- Be a member of NCPD FCU*
- Be accepted as a full-time student at an accredited two- or four-year college or university

*No age requirement for college freshmen. All household members must be in good standing with the Credit Union. Membership at NCPD Federal Credit Union 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.

**Online degrees are not eligible for this scholarship.

For Future Trade Professionals

College isn't the only path to success! The **James J. Kilfeather Scholarship** supports members pursuing careers in the skilled trades, offering **five \$1,000** awards to help cover tuition, tools, or certification costs. Whether you're training to become an electrician, mechanic, plumber, or another in-demand professional, this scholarship is designed to help you get there.

Eligibility includes:

- Being a member of NCPD FCU*
- Enrolling in an in-person vocational or trade program leading to a degree or license**
- Showing dedication, integrity, and a strong work ethic in both education and community service

Don't miss out! The application deadline is **Friday, May 23, 2025**, and winners will be announced on **Friday, May 30, 2025**. Take the next step toward your future—visit our website to apply today!



Scan to Apply

Banking anywhere else would be a crime!

A Guide to 6 Common College Expenses

College is an exciting time of independence and responsibility, and managing finances is one of the biggest challenges. With some planning, you can control expenses and create a budget that works for you.

Here are six major costs to consider:

1. Tuition & Fees

Tuition is one of the largest expenses, with in-state public colleges generally being more affordable than out-of-state options. Scholarships and student loans can help reduce costs.

Additional fees can include:

- **Application fees** for each school you apply to.
- **New student fees** to hold your spot after acceptance.
- **Housing fees** to reserve a dorm.
- **Orientation fees** for first-year students.

Since fees vary by school, check with each admissions office to budget accordingly.

2. Room & Board

Housing can cost **\$8,000 or more per year** for dorms. If living off-campus, consider rent, utilities, security deposits, and furnishings.

Meal plans, often required for freshmen, ensure access to food on campus but can cost several hundred dollars or more. If cooking for yourself, expect to spend around **\$400 per month** on groceries and dining out.

3. Books & Supplies

- **Textbooks:** Average **\$1,300 per year** but can be more affordable through secondhand stores or rentals.
- **Backpacks:** A good-quality option starts around **\$30** and can last throughout college.

4. Electronics & Software

A **laptop** is essential for coursework, starting at **\$200** for a basic model. Some schools provide discounts on devices, so check before purchasing.

Additional costs may include:

- **Microsoft Office:** Around \$100 per year, though student discounts may apply.
- **Specialized software:** Depending on your major, extra programs may be required, such as design software for art students.

5. Transportation

If your school limits on-campus parking, expect to rely on public transit, rideshares, or taxis. Costs vary but average around **\$1,000 per year**. Some schools offer student bus passes, which can save money if used frequently.

6. Activities & Entertainment

- **School-related fees:** Sorority/fraternity dues, club memberships, and extra-credit events.
- **Personal entertainment:** Budget for social events, concerts, or outings. While academics are important, having fun is part of the college experience.

Building Your College Budget

College expenses vary based on institution, location, and lifestyle. Follow these steps to create a manageable budget:

1. **Track Current Spending** – Understand how much you already spend each month.
2. **Estimate Costs for Each School** – Create separate budget sheets for colleges you're considering.
3. **Request Fee Schedules** – Ask for a breakdown of costs before committing to a school.
4. **Consider an Emergency Fund** – Unexpected expenses, like medical bills, can arise. Setting aside extra funds is crucial.
5. **Explore Financial Aid & Scholarships** – Grants, financial aid, and part-time jobs can significantly reduce costs.

Smart Savings Strategies

A **529 education savings plan** is a tax-advantaged way to save for tuition, housing, and textbooks. If you're unsure what qualifies, speak with your school's financial aid office.

While college expenses may feel overwhelming, there are plenty of ways to make it work. Between smart budgeting, financial aid, and part-time jobs, your education is within reach. Plan wisely and enjoy your college journey!



Make Homeownership a Reality with NCPD FCU

Buying your first home is an exciting milestone, and NCPD FCU is here to help! Through the **Homebuyer Dream Program®**, eligible first-time buyers may receive a **\$29,500** grant to assist with closing costs. Funds are limited and awarded on a first-come, first-served basis, so don't wait! To apply, submit a complete mortgage application, including a copy of the sales contract, by **October 1, 2025**.

Grant Eligibility Requirements:

- Be a first-time homebuyer
- Have a household income under \$147,744 (for Nassau/Suffolk County)*
- Complete a housing counseling program (a 1-2 hour webinar or Zoom session)
- Agree to stay in the home for at least five years after closing**

Get Pre-Approved Today!

A Pre-Approval Letter (valid for 90 days) helps you understand what you can afford. Required documents include:

- Two years of W2s
- One month of recent pay stubs or proof of income
- Approximate purchase price
- Anticipated down payment
- Estimated taxes, maintenance, and insurance costs

Have questions? Our mortgage team is ready to guide you every step of the way!

*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.



NCPD FCU Community Bulletin



American Heart Association

February was a month of giving and heart health awareness at NCPD FCU. In recognition of **American Heart Month**, we proudly collaborated with the **American Heart Association** to promote cardiovascular wellness in our community.



Thanks to the kindness of our members, we matched contributions to the AHA, resulting in a **\$1,000** donation. This funding will support life-saving research, educational initiatives, and advocacy efforts to combat heart disease, the nation's leading cause of death. To further spread awareness, we also distributed heart-themed giveaways, including stress balls, bracelets, and pins.

Your generosity makes a real difference—thank you for being a part of this important cause!



American
Heart
Association.

Tee Off with NCPD FCU

This spring, we're proud to support our local law enforcement by participating in various police organization golf outings. These events bring the community together while honoring the dedication of our officers. If you're attending, be sure to look for us—we'd love to connect with you!



Smart Banking for Students: The NCPD FCU Advantage

Starting college means gaining independence—including managing your own finances. With NCPD FCU's **Student Account Suite**, you'll have the right tools to stay in control of your money while focusing on your education.

Here's how we make banking simple and stress-free for students:

- **Essential Accounts for Everyday Use** – Enjoy seamless access to your funds with **Student Checking Account**, **Savings Account**, and **Visa® Debit Card** for everyday spending.
- **A Head Start on Credit** – Establish smart financial habits early with an **NCPD FCU Visa® Credit Card**, offering a responsible starting limit of up to \$1,000.*
- **Anywhere, Anytime Banking** – Manage your money with ease using our **Mobile Banking** app, featuring **Mobile Check Deposit**, instant transfers, and balance tracking.
- **Convenience When You Need It** – Pay bills online, transfer funds effortlessly, and access your account nationwide through the **Shared Branch Network**.

A great college experience starts with smart financial choices. Open your account today and take control of your financial future!

*For college-bound students only.



www.ncpdfcu.org

BULLETIN BOARD

Holiday Closings

Memorial Day
May 26, 2025

And the Winner Is...

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

Celebrate Police Week

We will be celebrating **Police Week** during **May 12 through May 16, 2025**. Stop by and show your appreciation for the dedication and service of our police officers. During Police Week, we'll have In branch giveaways as 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.

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 Friday, May 30, 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. AUTO | 6. HEART |
| 2. COLLEGE | 7. MORTGAGE |
| 3. COMMUNITY | 8. SCHOLARSHIP |
| 4. EDUCATION | 9. SPRING |
| 5. GOLF | 10. TRADES |

U I H S R A L O H C O L L E T A
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Name: _____

Address: _____

Phone: _____

Email: _____

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

Get Behind the Wheel with NCPD FCU



As the weather warms up, it's the perfect time to hit the road in a new or pre-owned vehicle. Whether you're eyeing the latest model, a reliable used car, or refinancing your current vehicle, NCPD FCU **Auto Loans** make financing easy and affordable with competitive rates* and flexible terms.

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

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

Refinance: Refinance your current dealership financing with us to potentially lower your monthly payment.

Drive away with confidence and savings—come in or apply online today!

*APR is Annual Percentage Rate. Rates 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.

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Hours

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

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