



FALL 2025

BULLETIN

Serving NCPD Members and Their Families Since 1940.

Home for the Holidays With NCPD FCU

There's no place like home—especially during the holidays. This season, give yourself the gift of homeownership or refinance into a better mortgage with NCPD FCU. With competitive rates* and flexible terms, now may be the perfect time to settle into your dream home.

Our **Mortgage** options offer:

- **Flexible terms: 10, 15, 20, or 30-year loans to suit your lifestyle**
- **Up to 95% financing** to help make buying your first home more affordable**
- **Low, competitive rates to keep more money in your pocket over time**
- **Refinance options that can reduce your interest rate and lower your monthly payments**
- **No application fees, helping you save right from the start**



Whether you're buying your very first home or upgrading to one that fits your growing needs, NCPD FCU is here to guide you through every step with personal, member-focused support.

Visit our website or connect with a loan officer to get started. This holiday season, let us help you find not just a house, but a home.

*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.

Make Holiday Shopping More Rewarding

Just in time for the holiday season, our **NCPD FCU Visa® Credit Cards** have been upgraded to give you an even better rewards experience.

Every purchase you make will now earn you points through our enhanced rewards program. Use your points for merchandise, travel, and more! With built-in security, contactless payments, and no annual fees, our cards make holiday spending simple and safe.

Choose the card that's right for you:

- **Visa® Classic with a fixed APR* of 11.95%**
- **Visa® Signature with a fixed APR* of 9.95%**

In addition to these two great card offers, we have a third option for our high-spending members. You can earn **Elite status based on annual spend**. This card offers an elevated rewards program, including 2x points on gas, grocery, and restaurant purchases, all with a fixed APR* of **9.95%**.

Keep an eye out for special holiday promotions to earn even more points throughout the season. Access the NCPD FCU Rewards program directly through your online banking account and start making your holiday spending work for you.



*APR is 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.



Important Updates

Upgraded Online Banking Platform

Starting **November 18th**, NCPD Federal Credit Union is launching a **NEW** enhanced online banking platform designed to make managing your finances easier than ever. With a **single, secure login**, you'll be able to access both your **debit** and **credit accounts** in one convenient place—no more switching between systems. The upgraded platform also allows you to **transfer funds** instantly to **external accounts**, giving you greater flexibility and control over your money. Enrollment is quick and easy, so you can begin enjoying a smoother, more connected digital banking experience right away.

As part of this upgrade, you'll get access to **SavvyMoney**, a powerful credit score tool built right into your online banking dashboard. With SavvyMoney, you can:

- **Check your credit score** with a full analysis and detailed breakdown
- **Use interactive simulators** to see how financial decisions could impact your score
- **Get personalized tips and recommendations** to help improve and maintain your credit

Whether you're planning for a major purchase or simply want to stay informed, SavvyMoney gives you the insights and guidance you need to take control of your financial future. Best of all, it's free to use, secure, and available anytime through your online banking account.

After-Hours Call Center

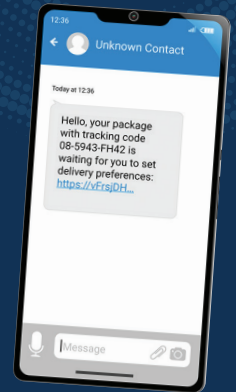
To better serve you, we've expanded our customer service to offer support around the clock. Our new after-hours call center was integrated in August and is available all night and on the weekends.

You can reach a representative by calling our main number at **(516) 938-0300**. This service is great for:

- **Online banking password resets**
- **Transfer and balance inquiries**
- **Blocking lost or stolen cards**
- **Assisting with loan payments**
- **Setting up debit and credit card travel alerts**

Need assistance beyond regular business hours? No matter the time, you can give our team a call!

Outsmart Smishing Scammers and Keep Your Phone Secure



Texting is quick and convenient—but it's also a growing tool for scammers. Smishing (SMS phishing) is on the rise. Knowing how it works helps protect your personal information.

What Is a Smishing Text Message Scam?

Smishing uses text messages to trick victims. Scammers pose as trusted sources and use urgent language to create panic. Messages may mention a bank issue, suspicious login, or missed delivery, and include a link to a fake site made to steal your data, install malware, or get you to send money.

Tips for Protecting Yourself

- **Don't click on links from unknown senders.** If it seems legit, contact the company directly using a verified number or website.
- **Be wary of urgency.** Scammers try to make you act fast. Pause and think before responding.
- **Never share personal information.** Don't reply to texts that ask for Social Security numbers, banking details, or passwords.
- **Verify the sender.** Reach out using official contact info to confirm suspicious messages.
- **Block spam and install security software.** Block threats with spam filters and trusted security apps.

If You've Been Scammed

- **Contact us.** Let us know if your account was compromised or you paid a scammer.
- **Report the scam to the FTC.** Visit **ReportFraud.FTC.gov** and notify local law enforcement.
- **Report to your state attorney general.** Find contact info at naag.org.
- **Change your passwords.** Update login details for any affected accounts—especially banking, email, and social media.
- **Monitor your accounts.** Check your phone bill and bank statements for unauthorized activity and report anything suspicious.

Contact us to learn more about keeping your financial and personal information safe.



NCPD FCU Community Bulletin

Member Appreciation Day

Make sure to swing by on **Thursday, October 16** for **Membership Appreciation Day** at both of our branches! Pick up some great giveaways and take part in our prize raffle featuring top-tier prizes like **Beats Studio Pro Headphones**, an **Apple iPad**, and **two \$150 Visa® Gift Cards**. Just bring your member number so you're eligible to win!

Project Thank a Cop



NCPD FCU was proud to once again partner with Project Thank a Cop to show our appreciation for the dedicated officers who serve our community. We delivered bags filled with snacks and drinks as a small token of gratitude for their hard work and commitment. We're grateful for the opportunity to recognize their service and let them know how much they're valued.

Golf Outings



Keep your eyes open as you hit the local links. We'll be out to support the local police organizations. Stop by our table and say hi!



Dormant Account Reminder

We want to remind our members how simple it is to keep your NCPD FCU account active. Whether you've moved, forgotten about your account, or had one opened by a family member, staying connected helps avoid your account being classified as dormant. A quick update of your contact information goes a long way in maintaining your relationship with us.



An account is considered dormant if, for three consecutive years, there are no deposits, no withdrawals, and no communication from you indicating you're aware the account still exists. Don't let your account go inactive—reach out to your NCPD FCU family today!

Join the Fight Against Breast Cancer



Lend your support to this vital cause by contributing \$2 and signing a pink ribbon at either branch location. Then, take the next step with us at the **Making Strides** walk at **Jones Beach** on **Sunday, October 19**. We'll be meeting at Field 5, with participants setting off between 7:00 and 10:30 a.m. in a rolling start format. Come walk with your community and help make a difference. For more information, please visit our website.



Supporting Families in Need With Long Island Cares



Support local families this holiday season by contributing to Long Island Cares. We will be accepting donations at both of our branches throughout November. Founded in 1980, Long Island Cares is one of the region's first food banks and works to combat hunger and food insecurity across Nassau and Suffolk counties. Your support helps continue this vital mission.



BULLETIN BOARD

And the Winner Is...

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

Holiday Closings

Columbus Day October 13, 2025	Day after Thanksgiving November 28, 2025
Election Day November 4, 2025	Christmas Day December 25, 2025
Veterans Day November 11, 2025	New Year's Day January 1, 2026
Thanksgiving Day November 27, 2025	

E-Z PUZZ ENTRY FORM

Enter to win \$25 cash! Circle the 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 14, 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. APPRECIATION | 6. MOVING |
| 2. COMMUNITY | 7. ONLINE |
| 3. ELITE | 8. SMISHING |
| 4. FAMILY | 9. TURKEY |
| 5. FOOTBALL | |

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

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, 2025

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

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Vice President Wayne Hartmann

Treasurer/Secretary
Patrick Rail

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Robert Kohlmer Devin Ross
Matthew McCartin Michael Velte

DIRECTORS EMERITI
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James Ahern Patrick Davis
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Wayne F. Birdsall
Wayne Hartmann Tim Mensch

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Assistant Chief Financial Officer
Dina Senra

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Karen Allen-Gomez

Mineola Branch Manager
Betsy Schwabacher

Branch Supervisor
Gabriella Gallardo

OFFICE STAFF

Bryan Bragman	Sandra Morris
Christine Cardace	Kyle Oak
Lisa Ciangetti	Linda Oakley
Shea Edelman	Ana Peliere
Alyson Farrell	Laura Pellechia
Kate Josefak	Dinora Canales Reyes
Ava Kennedy	Kathy Rosales
Annalisa Lambertucci	Mary Sardegna
Christine Leach	Tyhais Small
Michael Levy	Chaunte Thompson
Marivet Lopez	Rosina Troiano
Robert Makley	Patricia Toscano
Valerie Massaro	Theresa Veerasamy
Angela Mazarese	Colleen Worrell

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 Day, on October 16th***.

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

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

Limited to 1 entry per member.

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.