

The Bulletin

Serving NCPD FCU Members and Their Families Since 1940.



11th Consecutive Year of Bonus Dividends!

For the 11th consecutive year, the Board of Directors has declared a bonus dividend of **0.15%** for the fourth quarter of 2025 on Regular/Transaction Share accounts and IRA accounts. The dividend rate for the fourth quarter of 2025 on Regular/Transaction accounts is **1.75%** and IRA accounts is **2.25%**.



Make 2026 the Year You Take Charge

The start of a new year is the perfect time to take control of your finances, and one of the smartest ways to do that is by lowering the cost of your existing credit card debt. At NCPD Federal Credit Union, we're committed to helping our members save money, reduce stress, and make smarter financial decisions.

Our special Visa Balance Transfer rate of just 5.99% for 12 months gives you the opportunity to consolidate higher-rate balances and pay down your debt faster.

For a limited time, you can transfer balances from higher-interest credit cards and enjoy:

- **5.99% APR for 12 months on balance transfers**
- **No balance transfer fee**
- **One simple monthly payment**



Choose the Card That Fits Your Lifestyle

At NCPD Federal Credit Union, we offer three Visa credit cards, each designed to meet different financial needs:



Visa Classic
11.95% APR

A dependable, low-rate card perfect for everyday purchases and steady financial management.



Visa Signature
9.95% APR

A premium option offering an enhanced credit limit and added cardholder benefits.



Visa Elite
Invitation Only

Our exclusive, invitation-only card reserved for members with strong annual spend and excellent account standing. It offers top-tier features, higher limits, and premium perks.

No matter which NCPD FCU Visa card you choose, you'll enjoy reliable rates, superior service, and the security of banking with an institution you trust.

*APR is Annual Percentage Rate. The Annual Percentage Rate is fixed. 5.99% intro APR for 12 billing cycles from date of first balance transfer and no balance transfer fee. After introductory period, your card will return to standard APR - Classic, 11.95% APR, or Signature/Elite, 9.95% APR. Limited-time offer, 1/1/26 until 12/31/26 and subject to membership eligibility. Line of credit is subject to credit approval. See Credit Union for details.

Start the New Year Off Right With a Personal Loan

The holiday season is a time for celebration, family, and creating unforgettable memories, but it can also bring financial stress. Between gift shopping, travel expenses, and year-end bills, many people find themselves entering January with more debt than they'd like.

A Personal Loan from NCPD Federal Credit Union can help you take control of that holiday debt and start the new year on solid financial footing.

Our Personal Loans are designed to give you breathing room while helping you get ahead:

- **Variable rate of 10.50%***
- **Borrow up to \$30,000**
- **Flexible repayment terms up to 8 years**
- **One simple monthly payment**

As your trusted credit union, we're here to help you build financial confidence and peace of mind. By rolling high-interest balances into one manageable loan, you can reduce stress, save money over time, and step into the new year feeling prepared and empowered.

Apply online today and see how a Personal Loan from NCPD FCU can make a difference.

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

Protect Yourself From Fraud: What You Need to Know

- Scammers often attempt to create panic or urgency to get you to act quickly without thinking. Be suspicious of messages claiming to be from a celebrity, a friend in crisis, or even a “relative” who has been imprisoned and urgently needs money. These scenarios are designed to pull at your emotions and pressure you into responding before verifying the situation.
- If someone contacts you requesting personal information, payment, or access to your accounts, do not respond immediately. Instead, hang up and call the organization directly using a phone number you look up yourself – never one provided in the message. This simple step can prevent countless types of fraud.
- When making online purchases, consider using a credit card rather than a debit card. A credit card offers stronger consumer protections, especially if the merchant fails to deliver goods or turns out to be fraudulent. Always ensure you are shopping on trusted, secure websites – there are many fake versions of major retailers and charities designed solely to steal your information.
- If you notice anything unusual or believe you may have shared information with a scammer, contact the credit union right away. Prompt reporting allows us to take quick action to protect your accounts. You should also review activity with any other financial institutions you use, as fraud can spread quickly once criminals obtain personal details.
- Fraud is rampant in today’s digital world, but with awareness and caution, you can significantly reduce your risk. Always trust your instincts – if something seems off, it probably is. By staying alert and taking proactive steps, you can help shield yourself from the tactics these criminals use.
- If you ever have concerns or questions, your credit union is here to support you. Never hesitate to reach out.



IMPORTANT



Never Give Remote Access to Your Computer

One of the latest scam trends involves fraudsters asking you to install a program so they can “help fix an issue,” “verify a transaction,” or “protect your account.” No matter who they claim to be (any financial institution, a government agency, or tech support), NEVER grant remote access to your computer, phone, or tablet.

Providing remote access gives scammers the ability to:

- **View online banking activity**
- **Capture logins or passwords**
- **Move money or initiate fraudulent transactions**
- **Install malicious software**

NCPD Federal Credit Union will never ask for remote access to your device.

Message From the CEO

During 2025, the Credit Union continued to focus its attention on upgrading our digital banking platform and building partnerships with our new debit and credit card providers. Our old card service providers could not offer certain services to members and had antiquated service platforms. Our digital banking platform was built on a standard from 20 years ago and had become obsolete, necessitating a change to keep pace with the expansion of technology.

I understand the difficulties in adapting to the many changes we have undergone, but it is essential to provide the services our members expect in the financial marketplace. The current technology we have will allow you to manage all of your products and services within a single app on your phone or through a single login on your personal computer. In early 2026, we will be adding Zelle® and the ability to receive a digital debit or credit card to add to your mobile wallet if your card is lost or stolen.

The Credit Union staff and our Board of Directors take pride in being able to offer you personalized service to help you through this transition. We will continue to be here for any questions and assistance you may need. I also invite you to contact me with any concerns you may have.

On behalf of the entire team at NCPD Federal Credit Union, we want to express our sincere gratitude for your membership and for allowing us to be a part of your financial journey. We are proud to be a part of this community and are committed to providing you with the best possible service experience. We thank you for being a valued member and wish you and your family a safe and healthy 2026!

William P. Mackey



Making Strides Against Breast Cancer

NCPD Federal Credit Union proudly supported the Making Strides Against Breast Cancer Walk this past October, with staff from both branches participating in the event. Throughout the entire month, our members and employees came together to raise funds in support of this important cause. Thanks to the combined efforts and generosity of our community, we were able to donate a total of \$3,000 to help advance breast cancer research and support those affected.



Long Island Cares

We held a monthlong food drive this past November to support Long Island Cares and help local families in need. Thanks to the generosity of our members and the dedication of our staff, we were able to collect 651 pounds of food to assist our community during the holiday season. We are grateful for everyone who contributed and helped make a meaningful difference.



Your Journey Starts Here

Winter is the perfect time to upgrade your ride — whether you're preparing for snowy commutes, planning holiday travel, or simply ready for something new. At NCPD Federal Credit Union, we make it easy to get behind the wheel with an auto loan designed to fit your budget and your lifestyle.

With an NCPD FCU Auto Loan, you'll enjoy:

- Affordable rates*
- Flexible terms
- Financing for new and used vehicles
- Refinancing options

From start to finish, we are with you for every mile! Apply today and get moving.

*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.



A Brand New Digital Experience

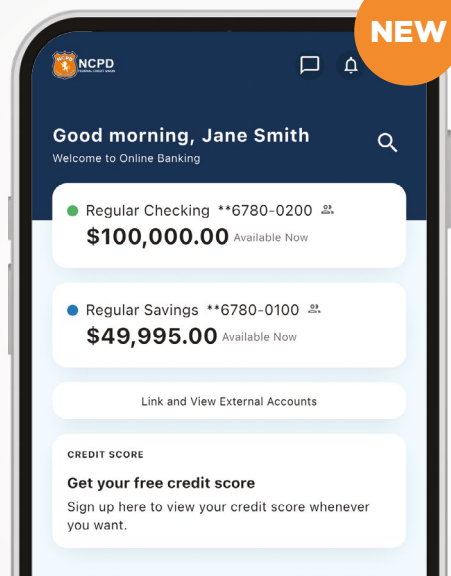
As part of NCPD Federal Credit Union's commitment to you and the community we serve, we've upgraded our digital banking platform to modernize the user experience and make it easier for you to self-service from your smartphone, tablet, or computer for all of your banking needs. Our new digital banking platform has been optimized so that it is personalized and intuitive. Now you can access and manage your finances faster than ever before.

New Accounts Experience and Actions:

- Simplified navigation
- Fast, secure transfers between your NCPD FCU accounts and the ability to send money to friends or family instantly
- Overall improved look and feel

Card Management

Card management within the NCPD FCU digital platform gives you greater control, increased security, and peace of mind. Whether you're monitoring spending or safeguarding your accounts, the tools are designed to make card management effortless and accessible 24/7.



Introducing SavvyMoney®

Staying on top of your credit has never been easier! Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this anytime and anywhere for free all through our Online and Mobile Banking.

Benefits of Credit Score:

- Daily access to your credit score
- Real-time credit monitoring
- Personalized credit report
- Credit Score Simulator
- Special credit offers, and more!



Bulletin Board

Holiday Closings

Martin Luther King Jr. Day
January 19, 2026

Presidents Day
February 16, 2026

Q4 Puzzle Winner

Jean Block

Member Appreciation Day Winners



James Castoria — Beats headphones

Emma Stauch — iPad

Kevin Matthews — \$150 gift card

Tracey Rivezzo — \$150 gift card

E-Z Puzzle 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 27, 2026. 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. SNOWDRIFT | 6. AVALANCHE |
| 2. FROSTBITE | 7. HIBERNATE |
| 3. EVERGREEN | 8. BLIZZARD |
| 4. WINTERTIDE | 9. ICICLE |
| 5. SNOWSHOES | 10. SCARF |

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

Name: _____

Address: _____

Phone: _____

Email: _____

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

Building Financial Habits Early

Teaching young people how to save money isn't just about stashing cash – it's about building lifelong financial habits. At NCPD Federal Credit Union, their Youth Savings Account is a powerful tool to help children and teens learn the value of money while also earning a competitive rate.

What Makes the NCPD FCU Youth Savings Account Special

High introductory rate

The first \$1,000 in a youth account earns a **5.09% APY**, which is significantly higher than many standard savings accounts.

Low barrier to entry

NCPD FCU will fund the opening deposit of **\$25**.

Seamless transition

When the account holder turns 12, their Youth Account automatically transitions into a Teen Account, giving them access to a checking account, a debit card, and the ability to easily manage their money online or through our mobile app. Stop by any of our branches to receive an instant-issue debit card and start using it right away.

No fees

There are no monthly maintenance fees, which means more of their money stays in savings.



APY is Annual Percentage Yield. Rates subject to change. See Credit Union for details. Youth Savings 5.09% APY 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. NCPD FCU will deposit the first \$25.

BOARD OF DIRECTORS

President
John Berry

Vice President
Wayne Hartmann

Treasurer/Secretary
Patrick Rail

Directors

Wayne F. Birdsall
Robert Kohlmiere
Matthew McCartin

Tim Mensch
Devin Ross
Michael Velte

DIRECTORS EMERITI

Dennis Barry
William McHale

SUPERVISORY COMMITTEE

Chairman

William K. Field V

James Ahern

Anthony M. Chieco

Patrick Davis

Lilly Perez

CREDIT COMMITTEE

Chairman

Wayne F. Birdsall

Wayne Hartmann

Tim Mensch

ADMINISTRATION

Chief Executive Officer

William Mackey

Chief Financial Officer

Jay McConie

Chief Lending Officer

Regina Hassard

Chief Information Officer

Wayon Elliott

Assistant Chief Financial Officer

Dina Senra

Compliance/

Operations Supervisor

Karen Allen-Gomez

Operations Supervisor

Betsy Schwabacher

Gabriella Gallardo

OFFICE STAFF

Bryan Bragman

Lisa Ciangetti

Shea Edelman

Alyson Farrell

Kate Josefak

Ava Kennedy

Annalisa Lambertucci

Christine Leach

Michael Levy

Marivet Lopez

Robert Makley

Valerie Massaro

Angela Mazarese

Sandra Morris

Kyle Oak

Linda Oakley

Ana Peliere

Laura Pellechia

Lisa Quinn

Dinora Canales Reyes

Kathy Rosales

Mary Sardegna

Tyhais Small

Chaunte Thompson

Patricia Toscano

Rosina Troiano

Colleen Worrell

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

Member Telephone Service 516-938-4077

777 Old Country Rd., Plainview, NY 11803
516-938-0300 | Fax: 516-938-0311

1490 Franklin Ave., Mineola, NY 11501
516-938-3339 | Fax: 516-573-7009



npcdfcu.org

Federally Insured by NCUA

