



# The Bulletin

Serving NCPD FCU Members and Their Families Since 1940.



## SCHOLARSHIPS

Every year, NCPD FCU is proud to support its members' educational journeys by offering two scholarships to incoming freshmen.

### NCPD FCU Scholarship for Incoming College Freshmen

**5 \$2,500 scholarships**

To apply, you must:

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

Scan to Apply



**Deadline to apply**  
Wednesday 5/20

**Winners announced**  
Wednesday 5/27

\*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.



## Zelle®

Zelle® is a fast, safe, and easy way to send money to family, friends, and people you know and trust. The best part? It's accessible within your Online or Mobile Banking Account!



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## Federal Home Loan Bank: Homebuyer Dream Program



In partnership with the Federal Home Loan Bank of New York, NCPD FCU is excited to offer eligible members the opportunity to participate in the Homebuyer Dream Program®. With this program, qualified applicants may receive a grant of up to \$30,000. Grants allotted to NCPD FCU are limited and will be granted on a first-come, first-served basis. Don't miss this opportunity!

### How to Get Started:

- Submit a complete mortgage application by November 1, 2026\*.
- The application must include a copy of the sales contract and be approved by NCPD FCU.
- A loan officer will contact you to confirm whether you qualify for the grant.

### Eligibility Requirements:

- Be a first-time homebuyer.
- Have a household income of less than \$224,928 if the property being purchased is in Nassau/Suffolk/Westchester County.\*\*
- Complete a housing counseling course (webinar or Zoom session, approximately 1-2 hours).
- Agree to occupy the home as your primary residence for at least five years after closing.\*\*\*



Scan to apply

\*May close earlier if funds are exhausted.

\*\*If in Queens/Brooklyn/Richmond/New York Manhattan/Bronx, household income must be less than \$223,632

\*\*\*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. Grant will be used toward closing costs and \$500 toward reimbursement of the required Homeownership Counseling.

## NCPD FCU's First-Time Homebuyers Program

Take the next step toward homeownership with special financial support designed to make buying your first home more affordable and achievable.

To qualify for our First-Time Homebuyers Program, you must be a first-time homebuyer and have a household income of less than \$160,000 if the property being purchased is in Nassau/Suffolk County.

With this program, qualified applicants may receive a grant of up to \$10,000 to help offset closing costs when purchasing a home.

Members must be in good standing, have a regular share and checking account, as well as direct deposit of full paychecks. This must be established prior to closing. Borrowers can only qualify for one grant.



## FRAUD CORNER



Scammers are constantly finding new ways to target consumers and steal their hard-earned money. This spring, we're highlighting three common scams — romance scams, precious metals scams, and check washing — and how you can protect yourself.

### Romance Scams

Online dating has made it easier than ever to connect with others, and unfortunately, easier for scammers to connect with victims. Romance scammers create fake profiles using stolen photos and false identities to build trust and emotional connections. Once they've gained your confidence, they come up with a story to ask for money. They may claim to be stranded overseas, facing a medical emergency, deployed in the military, or in need of travel funds to visit you. Requests often involve wire transfers, gift cards, cryptocurrency, or other hard-to-trace payment methods. Red flags include professing love very quickly, refusing to meet in person, asking to move conversations off the dating platform, or requesting money or personal information. Never send money to someone you haven't met face-to-face, and don't accept funds from strangers that you're asked to send elsewhere.

### Precious Metals Scams

With gold, silver, and other precious metals often viewed as safe-haven investments, scammers take advantage of investors looking to protect their wealth. Fraudsters may sell counterfeit coins or bars, deliver a different product than promised, charge hidden fees, or pressure buyers with "limited-time" offers. Be cautious of unsolicited calls or emails promoting precious metals, especially if prices seem too good to be true. Reputable dealers won't rush you into a decision or request unusual payment methods like gift cards or overseas wire transfers. Always research dealers carefully, verify credentials, and fully understand any storage or financing agreements before investing.

### Check Washing Scams

Even in today's digital world, paper checks remain a target for criminals. In check washing schemes, thieves steal checks and use chemicals to erase the ink, allowing them to change the payee and amount. They can then deposit or cash the altered check. Protect yourself by using tamper-resistant gel pens, avoiding leaving blank spaces on checks, and mailing them securely. Monitor your accounts regularly through online or mobile banking and report suspicious activity immediately.



## American Heart Month

All of February, both branches raised awareness for heart disease by collecting donations from our membership.

**Our members donated \$1,000 and NCPD FCU matched it, bringing the total donation to \$2,000.**



## Mental Health Awareness Month

NCPD FCU is partnering with NCPD Wellness in May to support Mental Health Awareness Month. For every new account opened or loan funded, NCPD FCU will make a \$10.00 donation to NCPD Wellness. Members will also be invited to fill out green ribbons, which will be displayed in the lobbies of both branches to show their support for this cause.



## Golf Outings

In the spring we are looking forward to supporting our local law enforcement and police organizations' golf outings.



## Police Week



Join us Monday, May 11 through Friday, May 15, as we honor Police Week. Both branches will have special giveaways for our members.



**Thank you for your service!**

## Youth/Teen/Milestone Accounts



### Youth

Designed for young members just beginning their savings journey, with parent guidance every step of the way.

### Teen

Built for teens ready to manage spending and saving with a debit card, while parents stay connected.

### Milestone

Designed for older teens and young adults preparing for work, college, and everyday financial decisions.

## Earn a \$150 Bonus When You Open a Teen or Milestone Checking Account!\*

Open a new Teen or Milestone Checking Account and earn \$150 when you meet the requirements below.

- Complete 10 debit card transactions within 90 calendar days
- Bonus will be deposited into the new Teen or Milestone NCPD FCU Checking Account within 60 calendar days at the end of the 90-day promotional period
- Offer valid 2/2/26 through 6/30/26

### Built to Grow With Them

As your child becomes more independent, their financial tools should grow with them. Teen and Milestone Accounts help them practice responsible spending with a debit card before adulthood.



Scan to apply



Online and Mobile Banking



Security You Can Trust



Spending Made Visible



Direct Deposit Ready

\*To be eligible for this offer, you must not have an existing Teen or Milestone Checking Account. To receive the \$150.00 bonus, you must open a Teen or Milestone NCPD FCU Checking Account, which is subject to approval, and complete 10 debit card transactions within 90 calendar days. New checking accounts require a Teen or Milestone savings account to establish membership in the Credit Union. Membership eligibility rules apply. Joint ownership (parent or guardian) is required for the Teen Accounts, consisting of members who are 12-16 years old. Bonus will be deposited into the new Teen or Milestone NCPD FCU Checking Account within 60 calendar days at the end of the 90-day promotional period. New Teen or Milestone NCPD FCU Checking Account must remain open and in good standing up to and including the date the bonus is deposited to receive the bonus. Offer valid 2/2/26 through 6/30/26. Bonus is considered interest and will be reported on IRS Form 1099-INT. The primary account owner is responsible for any applicable taxes. You are only eligible for (1) checking account bonus. If multiple accounts are opened by you, you will only be eligible to receive one (1) checking account bonus.

# Bulletin Board

## Holiday Closings

**Memorial Day**  
May 25, 2026

## Q4 Puzzle Winner

**Congratulations, John Ballo!**



## 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 May 29, 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. BLOSSOM   | 6. RAINSHOWER |
| 2. BUTTERFLY | 7. ROBIN      |
| 3. DAFFODIL  | 8. SPRINGTIME |
| 4. GARDEN    | 9. SUNSHINE   |
| 5. LAMB      | 10. TULIP     |



Name: \_\_\_\_\_  
 Address: \_\_\_\_\_  
 \_\_\_\_\_  
 Phone: \_\_\_\_\_  
 Email: \_\_\_\_\_

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

## Home Equity

With a Home Equity Loan or Home Equity Line of Credit, you can borrow up to 70% of your home's appraised value.

### Both a Conventional HELOC and an Interest-Only HELOC include:

- No annual fees
- No closing fees on loans up to \$250,000\*
- A minimum loan amount of \$25,000\*\*
- A 10-year draw period and 15-year repayment

### Our Home Equity Loan offers:

- One-time lump sum
- Fixed interest rates
- A repayment term of up to 15 years



\*Amounts over \$250,000 are required to pay filing fees. Property must be the primary residence and located in Nassau, Suffolk, or Westchester counties, or one of the five boroughs of New York City.

\*\*Minus any existing first mortgage balance. Minimum loan amount is \$25,000. APR is Annual Percentage Rate. Rates subject to change. See Credit Union for details. Real estate APR based on \$165,000 conventional loan. Interest-Only Home Equity Line of Credit: First 10 years of the loan requires only a monthly interest payment on the outstanding balance. During the interest-only payment period, members may make principal payments. After the 10-year draw period, principal and interest payments are required for the 15-year repayment period. Introductory rate is for first-time borrowers only. Variable Rate Home Equity Line of Credit: Interest Rate is the Prime Rate as published in the "Money Rates" section of The Wall Street Journal and may change monthly. NMLS #412042

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**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  
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