

The Bulletin

Serving NCPD FCU Members and Their Families Since 1940.



Congratulations to Our 2026 Scholarship Winners!

NCPD FCU Scholarship Incoming College Freshmen Winners



Andrew Shaw

Andrew is a graduating senior at Island Trees High School, where he was a four-year varsity golfer, Coaches Award winner, and Executive Member of the Cohen Strong Committee, promoting student mental health awareness. An Honor Roll student and National Honor Society member, he will attend Long Island University this fall as a Dean Scholar studying Adolescent Biology Education.



Paul Maglione

Paul will graduate from Massapequa High School this June and attend Quinnipiac University in the fall as part of its accelerated 3+1 BS/MBA program in Finance. He will also join The Grove living-learning community, where he will complete a yearlong community engagement project.



Meghan Gorey

Meghan has been a member of the NCPD Federal Credit Union for more than 10 years and will attend Marist University this fall. She plans to major in Childhood and Special Education.



Casey Dolan

Casey recently graduated from Holy Trinity High School and will attend St. John's University this fall to study Childhood Education. Inspired by her mother's example as a teacher, she hopes to help students learn, grow, and thrive in the classroom.



Timothy Kropp

Timothy will graduate from Northport High School and attend Clemson University this fall to study Finance. During high school, he served as Drum Major of the marching band, captained the varsity soccer team, competed in track and field, and worked as a youth soccer referee and lifeguard.

James J. Kilfeather Memorial Scholarship Winners



Maya Spottiswood

Maya will attend the University at Buffalo School of Dentistry this August to pursue a career in dentistry. She previously volunteered at a dental clinic in Guatemala and hopes to continue providing care through similar service opportunities as a dentist.



Riley Uvena

Riley will attend Auburn University this fall, where she plans to study Nursing. At Saint Anthony's, she earned Principal's Honor Roll recognition and received the Franciscan Spirit Award, one of the school's highest distinctions, presented annually to one female and one male graduating student.



Philana Nedd

Philana is attending nursing school full-time and is working toward a career in nursing. She is committed to providing holistic, patient-centered care to her community.



Noah Singer

Noah will attend Penn State University this fall, where he plans to major in Kinesiology. He hopes to pursue a career as a physical therapist.



Salvatore Scalone

Salvatore is a Culinary Science student at the Culinary Institute of America with a focus on fine dining and culinary technique. He hopes to continue developing his skills in Michelin-starred kitchens and contribute to innovative cuisine.

Put Your Home's Value to Work



Your home may be one of your greatest financial assets. With a Home Equity Loan or Home Equity Line of Credit (HELOC) from NCPD FCU, you can borrow up to 70% of your home's appraised value* and put that equity toward the things that matter most.

Home Equity Loan

- One-time lump sum
- Fixed interest rates
- Repayment term up to 15 years

Conventional and Interest-Only HELOC

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



Visit ncpdfcu.org or stop by either branch to learn which option is right for you.

*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

**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.

Hit the Road This Summer



Summer is the perfect season to get behind the wheel of something new. Whether you're planning a road trip, heading to the beach, or simply ready for an upgrade, NCPD FCU has an auto loan designed to fit your budget and your lifestyle.

New Auto Loan

- Up to \$80,000 with 100% financing of MSRP
- Up to \$90,000 with 90% financing
- Payment terms up to 96 months

Earn a \$100 gift card when you finance a new vehicle with NCPD FCU.*

Used Auto Loan

- Up to \$60,000 with 90% financing
- Up to \$40,000 with 80% financing
- Up to \$20,000 with 70% financing

Financing available for vehicles up to eight model years old.**

*Gift card promotion is available through September 30, 2026.

**APR is Annual Percentage Rate. Subject to change. New car refinance must be less than six months old and have a maximum of 6,000 miles. Used car financing also available for cars up to eight model years old. Max combined age of vehicle and loan term cannot exceed 12 years. See Credit Union for details.

Fraud Corner



Financial Scams: What You Need to Know to Protect Yourself

Technology has helped make many aspects of life more convenient, including banking. Financial institutions use email, phone calls, and text messages to keep us informed and in control of our accounts. Unfortunately, as banking has become more automated, many tech-savvy bank impostors are using those same methods to try to steal your money, your data, or both. Here's what you need to know to protect yourself.

Types of Financial Scams

Scammers are using the same tools your credit union uses, including phone calls, emails, and text messages, to try to steal your money and personal data. In a vishing scam, criminals use readily available technology to display any name or phone number on your caller ID, making it look like your financial institution is calling. Phishing emails can be just as deceptive, mimicking your credit union's logo and using a domain name that looks almost legitimate, then asking you to provide sensitive account information or click a link to a fake login page. Smishing works the same way, but through text message.

What NCPD FCU Will and Won't Do

- We may ask you to verify your identity. We will NEVER ask you to tell us your PIN, password, or full account number.
- We will never ask you to transfer funds to another account for safekeeping.
- We will never pressure you to stay on the line instead of calling us back.

How You Can Protect Yourself

Now that you know what to look for, how can you protect yourself from a bank imposter scam?

- Don't share your personal information.
- Don't reply, download attachments, click links, or log in to a linked website, which could be a dummy site designed to capture your online account information.
- Delete suspicious emails right away.
- Don't be afraid to hang up the phone.
- Don't automatically trust caller ID or official-looking emails.

If something feels off, act fast. Contact us right away to ensure your account stays safe. To learn more about managing your finances and protecting your accounts, contact us anytime.

Community Highlights



NCPD Family Day

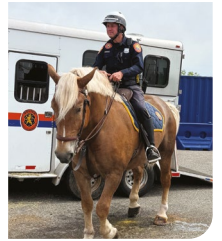
We were proud to join the NCPD community for Family Day last month. We distributed 700 bags to families, each filled with an NCPD FCU piggy bank, a lion, a police car, and a pop-cube.



Police Week

Both branches celebrated Police Week with special giveaways for our members. We are grateful for the dedication, bravery, and service of every officer in our community.

Thank you for your dedication, bravery, and service to the community!



Mental Health Awareness Month

In May, NCPD FCU partnered with NCPD Wellness to support Mental Health Awareness Month. Together, we raised \$1,000 for NCPD Wellness, a cause that matters deeply to our members and us.



Making Strides Against Breast Cancer

Mark your calendars! NCPD FCU will once again be supporting the American Cancer Society's Making Strides Against Breast Cancer Walk. We hope to see you there. Stay tuned for more details on how to join our team.



Sunday, October 18, 2026

Jones Beach State Park — Field 5
Wantagh, NY

Back to School Drive

All of August, both NCPD FCU branches are participating in a Back-to-School Drive with Long Island Cares to support local families in need. Look for collection boxes in our Plainview and Mineola branches all month long. Every donation makes a difference. Thank you for helping us support our community.

Items we will be collecting include:

- Pencils/crayons/markers
- Highlighters/pens/colored pencils
- Glue sticks
- Erasers
- Children's scissors
- Folders
- Index cards/construction paper
- Backpacks/lunchboxes
- Paper towels/tissues
- Binders/notebooks
- Hand sanitizer



Back to School Spend & Get (Debit Cardholders Only)

Use your NCPD FCU Rewards Debit Card for qualifying back-to-school purchases between **August 1 and September 30** and earn a cash rebate. Look for an email in early August with full details and qualifying purchase categories.

- \$10 rebate for \$500 in purchases
- \$25 rebate for \$1,000 in purchases

Look for an email in early August with additional details.



Bulletin Board

Holiday Closings

Independence Day
(Observed) — July 3

Labor Day
September 7

Puzzle Winner

Congratulations to **Christian Western**, our newsletter puzzle winner from last quarter!



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 August 21, 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.

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|---------------|---------------|
| 1. BEACH | 6. ICECREAM |
| 2. SUNSCREEN | 7. SWIMMING |
| 3. WATERMELON | 8. BARBEQUE |
| 4. VACATION | 9. FIREWORKS |
| 5. SUNSHINE | 10. FLIPFLOPS |

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

Name: _____
 Address: _____

 Phone: _____
 Email: _____

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

Precinct Statements

Paper statements are no longer sent through the Police Department mail and delivered to police facilities. Those statements are available through our online banking portal.



Go Paperless With eStatements

Managing your finances should be simple and secure. With eStatements through NCPD FCU Online and Mobile Banking, your account information is available anytime — no waiting for mail, no sorting through paper. Sign up today at ncpdfcu.org.

Why make the switch?

- Fast, 24/7 access to your account history
- More secure than paper statements in the mail
- Organized and easy to find when you need them
- Less clutter at home — better for the environment



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