

FALL 2026

The Bulletin

Serving NCPD FCU Members and Their Families Since 1940.



Featured Offers

Temperatures Are Dropping. So Are Our Auto Loan Rates.

Thinking about a new set of wheels? This fall, NCPD FCU is dropping auto loan rates by 0.50% for a limited time.



New Auto Loans
Rates as low as

4.75%
APR¹

Whether you're buying new, buying used, or refinancing an eligible vehicle, NCPD FCU offers flexible financing designed to keep you moving.

Apply today at ncpdfcu.org.



Used Auto Loans
Rates as low as

4.99%
APR¹

1. Offer valid from 10/1/26-12/31/26. APR is Annual Percentage Rate. Rates subject to change. New car refinance must be less than six months old and have a maximum of 6,000 miles. Refinancing an existing auto loan with NCPD Federal Credit Union does not qualify for this promotional rate; the refinance must be a new loan to NCPD FCU. Used car financing is also available for vehicles up to eight model years old. Maximum combined age of vehicle and loan term cannot exceed 12 years. Loan can be prepaid without penalty. See Credit Union for details.

Double the Points. Double the Rewards.

This fall, your NCPD FCU Visa® Credit Card can work even harder for you. Earn double points on qualifying purchases with all NCPD FCU Visa® Credit Cards for a limited time.²

VISA® CLASSIC 11.95% APR



- Fixed rate
- No annual fee
- NCPD FCU Rewards

VISA® SIGNATURE 9.95% APR



- Fixed rate
- No annual fee
- Enhanced rewards and premium benefits

VISA® ELITE 9.95% APR



- Invitation only
- Eligibility based on annual spend
- Elevated rewards and benefits

From everyday purchases to bigger expenses, use your NCPD FCU Visa® Credit Card and make your spending more rewarding.

Learn more at ncpdfcu.org.

2. APR is Annual Percentage Rate. Rates subject to change. See Credit Union for details. Line of credit is subject to credit approval. Offer valid 9/1/26-12/31/26. All credit card holders are eligible. See full terms of service at visasignatureconcierge.com.



A \$150 Head Start

Open a new Teen or Milestone Checking Account, which gives young members practical tools to start managing spending and saving with greater independence, and earn a \$150 bonus when you meet the requirements below.³

- Complete 10 debit card transactions within 90 calendar days
- Keep the new account open and in good standing through the bonus deposit date

Offer valid 10/1/26-2/28/27. Learn more and open an account at ncpdfcu.org.

3. 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 10/1/26-12/31/26. 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 one (1) checking account bonus. If multiple accounts are opened by you, you will only be eligible to receive one (1) checking account bonus.

Everyday Banking



Online Banking Makes Managing Your Money Easier

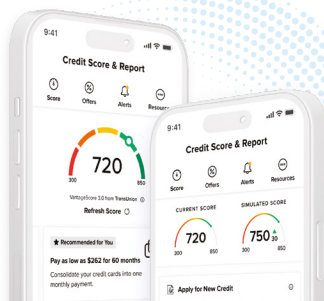
NCPD FCU's updated Online Banking gives you convenient access to more of your financial tools in one secure place. Whether you're banking from your computer, phone, or tablet, it's easier to stay connected to your accounts and manage your money.

More in One Place

- Use a single, secure login to access your debit and credit cards.
- Transfer funds to external accounts.
- Easily access accounts, transfers, and payments.
- Enjoy a streamlined experience across devices.

Know Your Credit With SavvyMoney®

SavvyMoney® gives you access to your credit score through Online or Mobile Banking. Use interactive simulators to see how financial decisions could impact your score and get personalized tips and recommendations to help improve or maintain your credit.



Log in to Online Banking today to explore all the available features.

Support That Never Clocks Out

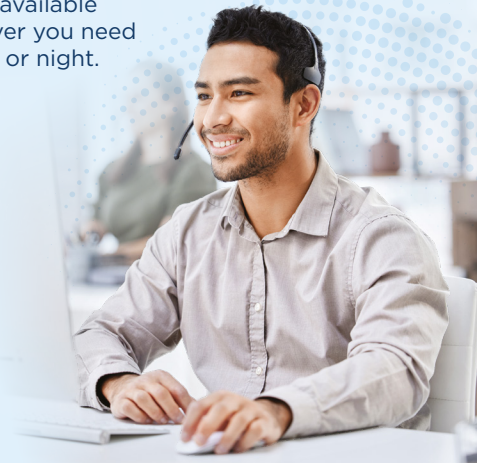


Need help after regular business hours? NCPD FCU offers 24/7 support at **516-938-0300** for many of your everyday banking needs.

Call us for help with:

- Online Banking password resets
- Transfer and balance inquiries
- Blocking lost or stolen cards
- Loan payments
- Debit and credit card travel alerts

Help is available whenever you need it – day or night.



Fraud Corner



Stay Alert. Help Protect Your Money.

Fraud can take many forms, from debit card scams to check fraud. Knowing the warning signs and monitoring your accounts can help you spot suspicious activity sooner.

Protect Your Debit Card Information

NCPD FCU will never call to ask you to confirm your full debit card number, CVV, or PIN.

- Monitor transactions through Online or Mobile Banking and review monthly statements.
- Check your credit report for unfamiliar accounts or activity.
- Contact NCPD FCU immediately if you notice anything you don't recognize.

Watch for Scams Targeting Older Adults

Be cautious when someone:

- Pretends to be someone you trust.
- Pressures you to act immediately.

- Plays on fear, excitement, or the promise of a prize.
- Asks for personal or financial information.
- Requests payment by wire transfer, gift card, cash, or another unusual method.

When in doubt, stop and verify the request independently.

Help Protect Your Checks

- Use gel ink and avoid leaving blank spaces when writing checks.
- Mail checks from inside the post office.
- Monitor Online or Mobile Banking and review cleared check images for anything unusual.

Protect Yourself From Scams

Don't click suspicious links, react to urgent requests, or share sensitive information. Always verify the sender or caller independently, and block and report suspicious messages.

Think you may be a victim of fraud? Contact NCPD FCU immediately at **516-938-0300**.

Member Appreciation Day

Thursday, October 15, 2026



We're celebrating International Credit Union Day with the people who make NCPD FCU what it is – our members! Stop by and join us for Member Appreciation Day at our Plainview and Mineola branches. We'll have special giveaways as our way of saying thank you for being part of the NCPD FCU family.

Don't forget to enter our **Member Appreciation Raffle!** →

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.

Making Strides Against Breast Cancer

NCPD FCU is proud to once again support the American Cancer Society's Making Strides Against Breast Cancer walk. Join us as we come together to raise awareness, support those affected by breast cancer, and help make a difference in our community.



Sunday, October 18, 2026

Jones Beach State Park — Field 5
Wantagh, NY

Scan to donate and see event details.



Help Us Support Local Families

NCPD FCU is proud to support Long Island Cares and local families in need with a food drive from **November 2-30, 2026.**

Help us give back to the community we call home by donating nonperishable food items.

Donations can be dropped off at either NCPD FCU branch throughout the food drive.



Keep Your Account Active

Haven't used your NCPD FCU account lately? A little activity can help you avoid a dormant account fee, which is typically issued after 12 months. A \$10 monthly inactive fee applies to dormant accounts, up to a maximum of \$120. Log in to Online Banking to review your account or make a transaction. Contact us if you have questions about your account status.

Member Appreciation Raffle

Celebrate Member Appreciation Day with NCPD FCU and enter for your chance to win:

- A Nespresso® VertuoPlus® machine
- A pair of Apple AirPods Pro® 3 earbuds
- A \$150 Visa® Gift Card
- An iPad®

Member Appreciation Day

Thursday, October 15, 2026

RAFFLE TICKET

Name: _____

Address: _____

Phone: _____

Email: _____

Account Number: _____
Last 4 Digits Only

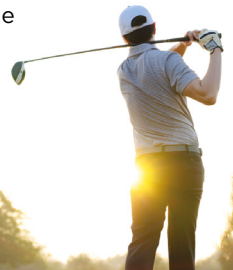
See Credit Union for raffle rules and additional details.

Detach and return to an NCPD FCU branch to enter.

Community Support in Full Swing

Supporting law enforcement and our local community is an important part of who we are. NCPD FCU was glad to support local law enforcement organizations and community partners at golf outings throughout the season.

Thank you to everyone who participated and helped make these events a success.



Bulletin Board

Holiday Closings

Columbus Day

October 12, 2026

Election Day

November 3, 2026

Veterans Day

November 11, 2026

Thanksgiving Day

November 26, 2026

Day After Thanksgiving

November 27, 2026

Christmas Day

December 25, 2026

New Year's Day

January 1, 2027

Puzzle Winner

Congratulations to **Cassandra Niedfeld**, 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 November 30, 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. AUTUMN
2. PUMPKIN
3. HARVEST
4. LEAVES
5. APPLE
6. CIDER
7. SWEATER
8. ACORN
9. HAYRIDE
10. BONFIRE

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

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
Visa® Debit Card Replacement Fee	\$15.00

Miscellaneous

Non-Sufficient Funds Share Draft	\$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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Wayne F. Birdsall
Robert Kohlmiere
Matthew McCartin

Tim Mensch
Devin Ross
Michael Velte

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Dennis Barry
William McHale

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William K. Field V

James Ahern
Anthony M. Chieco

Patrick Davis
Lilly Perez

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Chairman

Wayne F. Birdsall

Wayne Hartmann
Tim Mensch

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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 Supervisors

Betsy Schwabacher
Gabriella Gallardo

Marketing Manager

Rosina Troiano

OFFICE STAFF

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Reginald Burl
Lisa Ciangetti
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
Kaylen Pentaleon
Lisa Quinn
Dinora Canales Reyes
Kathy Rosales
Mary Sardegna
Chaunte Thompson
Patricia Toscano
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

