

## February Newsletter

### Loan Requirements

Minimum FICO Score: 580

FICO Scores Below 700 May Borrow up to \$8,000  
Individually, & up to \$15,000 with a Cosigner

FICO Scores Above 700 May Borrow up to \$15,000  
Individually, & up to \$20,000 with a Cosigner

The interest rates have been adjusted in accordance to  
the risk-based lending criteria. Please see the new  
website for more information.

### OFFICE HOURS

**MONDAY – FRIDAY**  
**9:00 AM until 4:30 PM**

**REMINDER:** The office opens at 11:00 AM on the last day of  
each month.

**Phone # (203) 562-8318**

**Fax # (203) 562-4746**

**General Email: [info@nhpdfcu.com](mailto:info@nhpdfcu.com)  
[loans@nhpdfcu.com](mailto:loans@nhpdfcu.com)**

**THE CREDIT UNION WILL BE CLOSED ON THE  
FOLLOWING DAYS RECOGNIZING THE CITY OF NEW  
HAVEN HOLIDAY SCHEDULE:**

**Monday February 16 in observation of Presidents Day**

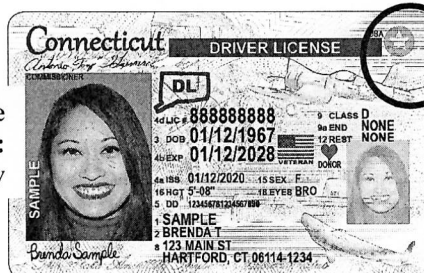
### IMPORTANT!

**The Credit Union has converted to the new core processing company on  
February 1, 2026. We need your cooperation in scanning your I.D.s and  
updating personal data. The new website is now live. Loan applications  
filled out online will be sent directly to the CU.**

### THE REAL I.D. IS HERE!

Did you know starting May 7, 2025, you'll need a REAL ID-compliant driver's license or ID card to board domestic flights? Check  
your license or id card for the Gold Star on top.

Visit the Connecticut DMV website  
to make sure your ID is compliant:  
[www.portal.ct.gov/dmv](http://www.portal.ct.gov/dmv)



← LOOK FOR  
THE GOLD STAR

### DO WE HAVE YOUR CURRENT PHOTO ID ON FILE?

In order to comply with **Federal Regulations** and Credit Union  
policies relative to the identification of our customers, the  
Credit Union staff will be requesting a department ID, driver's  
license or other picture ID from every Member. Stop in so we  
can scan your current ID photo and/or update your account.

### IS YOUR PERSONAL INFO UP TO DATE?

Be sure we have: Current Home and Mailing Address,  
Current beneficiaries, and Home phone number.  
Additional information: E-mail address, Cell phone  
number, Mother's maiden name and Driver license  
number and expiration date.

**DO NOT UPLOAD ANY PERSONAL INFORMATION  
TO THE WEBSITE.**

Contact a staff member for the proper transmission of  
information.

All information is confidential and used solely for the purpose of credit union business. In compliance with  
**Federal Regulations** and the **Patriot Act** regarding **Customer Identification** of your account.