

Long Island Sounds

Long Island State Employees Federal Credit Union

STATE OFFICE BUILDING
250 VETERANS MEMORIAL HIGHWAY
HAUPPAUGE, NEW YORK 11788
www.lisefcu.org

SERVING OUR MEMBERS AND THEIR FAMILIES SINCE 1938

Member Newsletter Third Quarter 2005
September 30, 2005 Vol.8 No. 3




WHAT'S THIS MONTHS BUZZ??



**HOME EQUITY LINE OF CREDIT
ACT QUICK BEFORE RATES GO UP!
3.99% FOR SIX MONTHS
WE PAY FIRST \$400 IN CLOSING COSTS!**

And there's more BUZZ.



Holiday Club funds will be transferred on October 14th. No checks will be issued. If you do not have a checking account the Funds will transfer to your savings

Don't have a holiday club for 2005. Apply for a Holiday Loan up to \$2000 at 12%.

ENTERPRISE INVENTORY REDUCTION SALE

Enterprise **HAND-PICKED HARVEST**
October 1-31, 2005

Visit www.lisefcu.org to find the car you've been looking for.
Or shop online at www.enterprise.com/carsales

Our lowest rates EVER.. as low as 2.5%, terms up to 60 months

Rates shown is lowest rate offered for these products. Your rate may vary depending upon the terms and conditions of your approval. Applicants who are not approved at this rate may be offered credit at a higher rate and /or different terms.

YOUR CREDIT UNION GETS THE WHEELS TURNING

Whether it's your first auto loan or 10th auto loan, LISEFCU can help get those wheels turning. Shopping for an auto loan can be time consuming and a little frustrating, but, once you know the formula, you'll be set to save money on car financing for life. One of the most important steps is asking a credit union loan officer to **pre-approve** you for an auto loan. This way you can bargain for a dealer discount based on a cash sale.

Stop in today and we'll help with all your auto financing needs.

Be Merry and Bright-Shop Wisely Online During the Holidays

Protecting your privacy is essential when shopping online. These signals indicate that you have entered a secure Web page:

- * A screen notice that says you are visiting a secure site.
- * A closed lock or unbroken key in the bottom corner of your screen.
- * The first letters of the Internet address you are viewing change from "http" to "https".



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Save Your Identity With A VISA Check Card and i-Pay Bill Payer

Telephone-Initiated Debits Convenient for Thieves

If you pay for merchandise over the phone using your checking account, beware! Telephone-initiated debits—the process of paying via telephone by giving the merchant a checking account number and the financial institution's routing number—is a new way for thieves to steal. Use a credit card instead, or better yet, use your LISEFCU VISA Debit Card.

And for making your payments, save time and money by using our *i-Pay* Bill Payer service. Our basic product is *FREE to members on direct deposit, and our *e-Plus* product with UNLIMITED USAGE and special features is only \$3.95 per month. And best of all, **it's safe and secure, and you'll see exactly who you paid online. NOT SIGNED UP FOR ONLINE BANKING? It's FREE and available to ALL members.**

For more information about VISA Debit Cards or *i-Pay* Bill Payer, or to sign up for Online Banking, call 631-952-6287 or visit www.lisefcu.org

*No monthly fee on basic plan. Free to members on Direct Deposit for up to 5 transactions per month. \$0.35 per transaction if not on Direct Deposit

; Bah Humbug ;

Do Holiday credit card bills leave you feeling like Scrooge? We can help. A credit union Holiday Club account eliminates the financial stress of the season. Instead of charging everything at the last minute, save in advance for holiday spending. Determine what you spent last year and add a portion of that to your account each month. Or, better yet, have an amount deducted directly from your paycheck.

Avoid a credit card hangover next Holiday season. Come see us today to set up a Holiday Club account. Clubs for 2006 begin anytime after October 17th.

TRAVELING THIS HOLIDAY SEASON?



DON'T FORGET ABOUT CREDIT UNION SERVICE CENTERS

Now that we're part of UsNet Service Centers (Shared Services) you can conduct your LISEFCU business at over 30 locations on Long Island, and over 1300 nationwide. Some of these centers are even open on Saturdays. Just look for the "swirl" logo for a center near you, or go to www.universalssharing.com. **Remember, you need a photo ID, your account number (never more than 5 digits, not your ATM or Debit card number), and our name! Long Island State Employees Federal Credit Union.**

And for those of you in the Suffolk State Office Building who might have accounts at other participating credit unions...you can do those transactions right here in our office. And you don't have to be a member of LISEFCU to use this service.

We've got you surrounded...with convenience

Mark Your Calendar **Q2006 Annual Meeting**

We've set the date for our 2006 Annual Meeting/Dinner Dance for Friday, April 21, 2006. Once again it will be held at Captain Bill's in Bay Shore. We'll give you all the details in our December Newsletter and online at www.lisefcu.org.

Closings:

Monday, October 10, 2005 - Columbus Day



Friday, November 11, 2004 - Veterans Day

Thrus&Friday, November 24th & 25th - Thanksgiving

Monday, December 26th - Christmas

Contact us at:

631-952-6286 -Audio response

1-877-LISEFCU-Toll free

www.lisefcu.org

YOUR CREDIT UNION OFFICIAL FAMILY

Board of Directors

Margaret Conklin Pres/Chairman

Robert Hug, Vice Pres.

Thomas F. Oelerich, Treasurer

Deborah Teigue, Secretary

Richard Causin, Director

John Swindells, Director

R.Kent Edwards, Director

Credit Committee:

R. Kent Edwards, Chair

John McGrellis

Richard Causin

Supervisory Committee

John Swindells, Chair

Florence Mansuetta

Katherine Welch



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DO WE HAVE YOUR CORRECT INFORMATION?

If you've moved or changed your home or work phone number since you opened your account chances are we don't have the correct information. If we suspect fraudulent activity on your account, we have no way of contacting you. Remember, we are NOT a State agency, so your payroll department will not (and should not) notify us of any changes. Protect your account by making sure we have the correct information on file.

E Use the "PLEASE KEEP UP INFORMED" section on the back of your statement to make any changes, or just to be sure we have your most current phone number. Mail it to us at LISEFCU, 250 Veterans Hwy, Hauppauge, NY 11788, or fax it to 631-360-3620. It's another way of preventing identity theft.

DO NOT RESPOND to e-mail scams that ask for your account number, credit or debit card number or personal identification numbers. E-mail messages that ask for this type of information are fraudulent, and should be reported immediately. Long Island State Employees Federal Credit Union will never contact you and ask for this information.

WE WILL NOT SEND INFORMATION CONCERNING YOUR ACCOUNT TO A WORK E-MAIL ADDRESS. ALL E-MAIL CORRESPONDENCE MUST BE FROM A PERSONAL E-MAIL ACCOUNT.

REMEMBER...WE WILL NEVER ASK FOR YOUR ACCOUNT INFORMATION VIA E-MAIL UNLESS YOU CONTACT US FIRST. BEWARE OF ANY E-MAIL MESSAGE ASKING FOR PERSONAL INFORMATION. IF YOU SUSPECT A BOGUS MESSAGE CONTACT US IMMEDIATELY.

Credit Union Office Staff:

Linda Mattina, Manager

Kathleen Mabli, Mem. Services/Collections

Linda Doyle, Loan Officer,/Marketing Director

Rose Giacalone, Senior Teller

Lynette Gillissen, Teller

Vito Fontanetta, Teller

LONG ISLAND STATE EMPLOYEES FEDERAL CREDIT UNION
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HAUPPAUGE, NEW YORK 11788

PHONE: 631-952-6286
FAX: 631-360-3620

TOLL FREE: 1-877-LISEFCU
WEBSITE: WWW.LISEFCU.ORG

HOURS: MON, TUE, THR, FRI: 9AM - 3 PM WED: 8:30AM - 4:30 PM
ONLINE BANKING AND AUDIO RESPONSE AVAILABLE 24/7
MANY SHARED SERVICE CENTERS OPEN SATURDAYS. CHECK OUR WEBSITE FOR TIMES AND LOCATIONS

ROUTING AND TRANSIT: 2214 92002

MISSION STATEMENT

The mission of the Long Island State Employees Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union

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