

April
2011

LISEFCU MONTHLY NEWS

Long Island Sounds



*Serving Long Island
State Employees and
Their Families since 1938*

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.

Board of Directors

Margaret Conklin
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Larry Malsam
Director

Credit Committee

Kent Edwards
Chair

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

Tanvir Siddique

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Office Staff

Maureen A. Genna
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

Now Offering...



No Closing Costs on Home Equity HELOCs

For a limited time, LISEFCU will be offering our members the opportunity to apply for a Home Equity Line of Credit with absolutely no closing costs.

Time is short for this very attractive offer so please call Linda Doyle at 631-291-9166 ASAP for questions, or to complete an application.

For A Limited Time!



You Could Win A \$100 VISA Card!

Apply for a LISEFCU debit card between April 1st and April 30th and we will enter your name in a raffle to win a \$100 Visa card. It's as easy as that.

Stop by or call 631-291-9160 for details. No purchase necessary. Contact the Credit Union for an entry form.

Benefits of using your card:

- No checks to write
- Accepted anywhere the visa logo is displayed
- No charge for use
- Safer than carrying cash
- Quick and convenient
- Also can be used to get cash at almost any ATM.

*\$100 Could Really Come In Handy.
You Gotta Be In It... to Win IT!*



You Can Skip A Payment! *June thru August 2011*



For just a \$30 fee per loan you can skip your June, July or August payment. Just complete the form on our web-site and return it by mail, fax or drop it off in the office. It's that simple!

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

Good Credit Practices Pay Off!

You work hard to keep your credit history top notch. We recognize that you deserve the best rate possible. Members meeting certain criteria can now take advantage of special rates for personal and vehicle loans. Call to see if you qualify.

**1 877 LISEFCU
(631) 291-9160**

Long Island State Employees FCU
250 Veterans Highway • Hauppauge, NY 11788

TOLL FREE: 1 877 LISEFCU
Telephone: (631) 291-9160
Fax: (631) 360-3620
Audio Response: (631) 952-6286



To report lost or stolen debit cards: 1 800 453-4270
www.lisefcu.org



*Holiday Closings:
Memorial Day
Independence Day*



Vacation Loan

LISEFCU wants to help you make the most of your summer. Our low rate Vacation Loan may be just the thing to get your summer started.

Vacation Loan Terms:

- 12 month term
- \$2,000 max
- Fixed rates
(as low as 8.99% APR*)

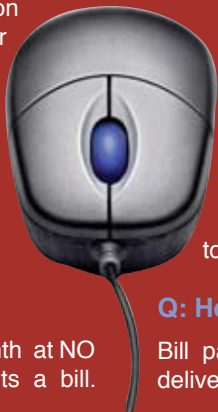
For more information or to apply for the loan call us at 631-291-9160, or stop by our office, NYSOB Suite 5A9, and speak with one of our representatives.

* APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

This Month's Questions from Our Members

Q: Can I pay my bills online?

Yes, anytime of the day or night. Simply Use LISEFCU's Online Bill Pay. Just log on to www.lisefcu.org, click the folder Online Banking, and click the folder Bill pay then sign in and you will see the Demo button. You will be guided through this great product. If you are not signed up for Online Banking call us today and we will sign you up.



That is still cheaper than a 0.44 cent stamp and saves YOU time and money on envelopes.

Q: What about recurring payments that I make every month?

You can also schedule recurring payments to be made automatically. This gives you total control on when and how you pay your bills. There are more than 2,800 commonly used payees. LIPA, Verizon, AOL, Cablevision, Credit cards, financial company to name a few payees.

Q: Is there a charge?

You can pay up to five bills a month at NO CHARGE, after that it is 0.35 cents a bill.

Q: How do I know payment was made?

Bill pay will give you an estimate of the payment delivery date via email.

Did You Know?

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans. Rates range from 8.99% to 14.99%

Are you paying high credit card rates? Considering one of the above loans will help you lower your payment and increase your cash flow.