

April
2012

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Larry Malsam
Director

Michael Maryea
Director

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Chair

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Janet Mahoney

Michael Maryea

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Chair

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Rosemarie Saladino

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Loan Officer

Kathy Zwirblis
Collections

Joyce Miller
Member Services

Vito Fontanetta
Teller

Stephine Pisano
Teller

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.



Preview our great selection of quality used vehicles at cuautodeals.com

Get Rates
As Low As

3.49% APR¹

And, Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and **ADD \$500!**

Upon used vehicle purchase from Enterprise Car Sales.

June 1 - 30, 2012

Call 631-291-9160 to get pre-approved by Long Island State Employees FCU today!

Visit Enterprise Car Sales
Huntington
1141 E. Jericho Tpke.
631-385-1551
or call 1 866 car sales

Long Island State Employees
Federal Credit Union **car sales**
Haggle-free buying. Worry-free ownership.

¹APR-Annual Percentage Rate. Rates as low as 3.49% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Long Island State Employees Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid from 6/1/12 - 6/30/12. *Kelley Blue Book Trade-In Values used by Enterprise are obtained from © 2012 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for customer's vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including AK, KY, LA, NE, NM, OK, OR, SC, TX and VA. Offer valid from 6/1/12 - 6/30/12. Cannot be combined with any other offers. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2012 Enterprise Car Sales. CD6137_SZS_34-AD 05/12 SH

LISEFCU Car Sale

Still Here by Popular Demand...

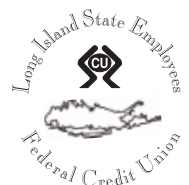
New car rates as low as 2.99%* with terms as long as 72 months. Used car rates as low as 3.49%* with terms as long as 60 months also includes refinancing.

Reduced rates extended till June 30, 2012.

For more information or to apply for the loan call us at 631-291-9160, or visit our website at: lisefcu.org, or stop by our office. NYS office building suite 5A9, and speak to one of our representatives.



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



You Can Skip A Payment! *June thru August 2012*



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 May 28th
Independence Day July 4th



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*)

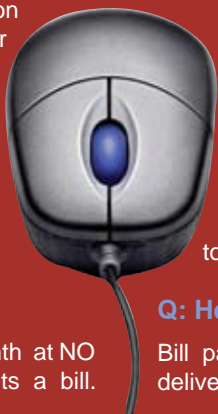
For more information or to apply for the loan call us at 631-291-9160, or stop by our office, NYSOB Suite 5A9, and speak with one of our representatives.

* 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 0.45 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.