

December
2010

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

Peter Quinones
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.

Credit Union EdAccess Private Loan Program

Our low cost student loan is designed to meet your education needs.*

- **Competitive Interest Rates** and with good grades, get even lower rates
- **1% Interest Rate Reduction** once you repay 10% of the loan
- **30-Day No-Fee Return Policy** allows you to cancel the loan if you find a better option
- **No Cosigner Required** for juniors and seniors. Creditworthy students can apply on their own

Get Started Today!

1. Go to: www.cuStudentLoans.org
2. Complete the loan application
3. Send in supporting documents
4. Get instant pre-approval
5. Receive check within 2 weeks

*College is a big investment.
But don't worry, we're here
to help right thru graduation!*

*Private student loans should be used as supplemental funding after exhausting all other sources of financial aid, including grants, scholarships, and federal student loans. Federal loans offer more attractive terms when compared to most other borrowing options, including private student loans. For more information on federal loans, visit <http://www.fatsa.ed.gov>.



888.549.9050

cuStudentLoans.org

The leading private student lending marketplace

104 W 27th Street • 4th Floor • New York, NY 10001

- **Affordable**
- **Simple to Apply**
- **Fast Pre-Approval**



New Year Inventory CLEARANCE
Used Auto Sales Event



We'll give you Blue Book® Trade-In Value on your vehicle PLUS \$1,000!
And, 1.00% off your approved APR!
Don't have a trade-in?
Receive 2.00% off your approved APR!

Upon used vehicle purchase from Enterprise Car Sales.

December 26, 2010 - January 31, 2011

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

Long Island State Employees Federal Credit Union



*Trade-in values obtained from © 2010 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 your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$1,000 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$1,000 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any trade-in vehicle pay off records Enterprise offer. Customer must provide required proof of ownership, registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer valid where prohibited. Cannot be combined with any other offers. Offer valid from 12/26/10 - 1/31/11. APR-Average Percentage Rate. 1.00% off current rates. Current rate will vary based on credit worthiness and terms. Financing for qualified Long Island State Employees Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 12/26/10 - 1/31/11. 1.99% Annual Percentage Rate. 2.00% off current rates. Current rate will vary based on credit worthiness and terms. Financing for qualified Long Island State Employees Federal Credit Union members. Cannot be combined with any other offer. Offer valid only on Enterprise Car Sales vehicles purchased 12/26/10 - 1/31/11. The "W" 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. © 2010 Enterprise Car Sales. 601823 AD

Enterprise Car Sales
Huntington
1141 E. Jericho Tpke.
631 385-1551

Preview the great selection of late-model used vehicles at cuautodeals.com.

Change is Coming

Beginning February 1, 2011
Our New Hours
Monday to Friday
will be 8:30am to 3:00pm

Buy A New or Used Car... OR Refinance Your Current Auto Loan

with the LISEFCU and you will get:

- Great Low Rates
- Affordable Payments
- Convenient Payroll Deductions



PLUS...
We Will Pay Your 1st Month's Payment
UP TO \$275!*

For more info please call Linda at 631-291-9166 or stop by the Credit Union office on the 5th floor.

* Minimum loan amount \$15,000. Loan must remain in effect for at least 1 year. Rate is determined by credit score.

Income Tax Headache Relief Loan



LISEFCU wants to help make your Income Tax Headache go away. Our low rate Headache Relief Loan may be just the thing.

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.

Headache Relief Loan Terms:

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

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



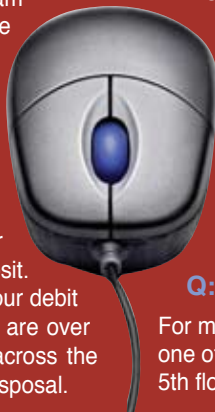
To report lost or stolen debit cards: 1 800 453-4270
www.lisefcu.org

This Month's Questions from Our Members

Q: How can I cash my NYS paycheck?

Since the State changed its primary bank to Key Bank I bet you're wondering, how I am going to cash my paycheck when there are no Key Banks on Long Island. This can be a serious problem. Many people might be forced to pay higher fees at check cashing locations.

Instead, why don't you open a Beacon account with Long Island State Employees Federal Credit Union? For your convenience we offer direct deposit. You can go to any 7-11 ATM and use your debit card for cash FREE. Additionally, there are over 30,000 surcharge free ATM locations across the nation and most credit unions at your disposal.



You can also make deposits or withdrawals at more than 3,200 Shared Banking Service locations in the U.S. for FREE.

Q: What other services come with the Beacon Account?

- No Fee checking • E-statements
- Line of Credit (complete one application and be eligible for multiple loans and cash advances in the future.)
- No minimum deposit required • 50 Free Checks
- Free Internet Banking • 24/7 Audio Response

Q: How do I get started?

For more information call 631-291-9160 and speak with one of our staff or stop by the Credit Union Office on the 5th floor.

Closings

- Christmas Eve**
December 24th 12:00pm
- News Years Eve**
December 31st 12:00pm
- Dr. Martin Luther King, Jr. Day**
January 17th, 2011