

December
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

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Chair

Don Jayamaha

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Janet Mahoney

Michael Maryea

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Office Staff

Jeffrey Eschwege
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

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**



**Love your car but,
not the PAYMENT?
Refinance with us and SAVE**

WE HAVE LOWERED OUR RATES BY 2%

With New Car loan rates as low as 2.99%*
and terms as long as 72 months,
And Used Car rates as low as 3.49%*
with terms as long as 60 months.



Long Island State Employees Federal Credit Union can make your dream come true.

Call us at 631-291-9160 or stop by today.

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

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.

*I Love My
Credit Union!*



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



Did You Know?

If you have your e-mail address with us and forgot your password with online banking, you can now get a temporary password 24/7, otherwise you must call us during normal banking hours. Just go on the LISEFCU website, click the online banking tab, choose forgot password, and it will automatically be e-mailed to you.

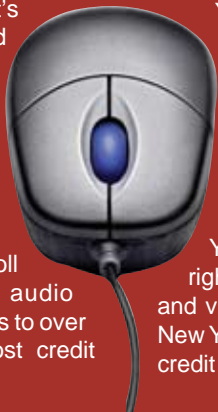
This Month's Questions from Our Members

Q: What is the best value product that the Credit Union Offers?

A Beacon membership account it's FREE. No hidden fees. For a Limited Time Only NEW Members will receive a \$10.00 initial deposit.

Q: Is it absolutely free?

Yes! You get free checking, no minimum deposit required, 50 free checks, free on line services, payroll deductions, e-statements, 24/7 audio response and no fee debit card access to over 30,000 surcharge free ATMs at most credit unions and all 7-11's nationwide.



Q: Does this account have overdraft protection?

Yes again! There is a guaranteed Line of Credit (min \$300), complete one application and be eligible for multiple loans and cash advances in the future.

Q: How can I sign up for Beacon Membership?

You can download our Membership Application right from our website at: www.lisefcu.org or stop by and visit us at: 250 Veterans Highway, Hauppauge, New York. We would love to meet you and discuss your credit union account and individual banking needs.

Closings

December 26th, 2012

January 2nd, 2012

**Dr. Martin
Luther King, Jr. Day**

January 17th, 2012

Members Helping Members Since 1938