

February
2013

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

Larry Malsam
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
Director

Michael Maryea
Director

Credit Committee

Kent Edwards
Chair

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Priscilla Ortiz

Office Staff

Joyce Miller
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
Teller



at the Long Island State Employees FCU!

Time is Running Out...

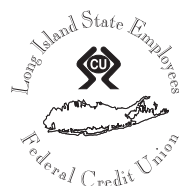
New car rates as low as 2.99%* with terms as long as 72 months
Used car rates as low as 3.49%* with terms as long as 60 months
also includes refinancing.

Reduced rates extended until March 31, 2013.

For more information or to apply for the loan call us at 631-291-9160,
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 base upon the applicant's credit history and ability to repay the credit extended.



Make "13" Your Lucky Number!

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans.

*Rates as low as 8.99%**

**All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval, applicants may be offered credit at higher rate and other terms. Other conditions may apply.*



Are you paying high credit card rates?

Our debt consolidation loan will help you lower your payment and increase your cash flow.

Consolidate multiple payments into one easy payment.

Make it even easier by having the payment deducted from your payroll check.

Long Island State Employees FCU is now on FACEBOOK

Like us on Facebook and stay connected to your credit union.

Be the first to find out about promotions, office closings, or just to see what your favorite credit union employees are up to.

Search LISEFCU to find us!

This Month's Questions from Our Members

Q. What Closing Fees do you pay for a Home Equity Loan or Heloc?

For a limited time we are offering our membership absolutely no closing fees.

**exception sales tax.*

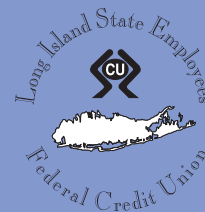
Q. How much Equity do you require in your home?

We require 80% loan to value. Did you know Chase Bank requires 65% and Bank of America 60%. You get 20% more funds available with us.



Q. Can you make your payments through payroll deduction?

Of course! Its so easy let us deduct your payment bi weekly from your pay check. This is a great way to budget yourself and be worry free of missing a payment.



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

Members Helping Members Since 1938