

January
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

Peter Quinones
Teller

What's the best way to join the Long Island State Employees Federal Credit Union?



Beacon Membership

It's by becoming a BEACON MEMBER. Our exclusive Beacon Membership gathers all of our best products and most convenient services together to offer you a complete package of premium services.

- No Fee Checking Account • No Minimum Deposit Required • 50 Free Checks
 - Free Internet Banking • No Fee Debit Card • 24/7 Audio Response
 - Access to over 30,000 Surcharge Free ATMs at most Credit Unions and all 7-11's nationwide
 - Payroll Deductions • E-statements
 - Guaranteed Line of Credit (min. \$300)
- Complete one application and be eligible for multiple loans and cash advances in the future.

I Love My Credit Union!



*With a Beacon Membership
you can really see the best
LISEFCU has to offer.*



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 First
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 one year. Rate is determined by credit score.

Earn A \$5 Referral Fee!

Because you know just how wonderful membership is at LISEFCU, we are making you this unique offer. For every new member you refer we will deposit \$5.00 into your savings account. For a member application and referral slip, Simply call (631) 291-9160, stop by our office or visit our website.

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



Sign Up for
E-Statements
and We Will
Deposit \$5.00
Into Your
Account

*It's
that
Easy!*

Shifting members
from
paper to electronic
statements
saves money,
improves security
and helps
the environment.

This Month's Questions from Our Members

Q: How can I save money on my auto insurance?

Check your policy at each renewal to verify that all of the appropriate discounts are being applied. Rates will vary depending on usage and drivers. There are a variety of credits given to young drivers including those for good students. Reduced rates for low mileage are available as well. Liberty Mutual policyholders are eligible for a group discounts for LISEFCU members and be sure to complete the defensive driving course every three years in order to maximize savings.



Vehicles are rated using "symbols" which is a numerical value assign to a particular model. Many variables may go into determining a vehicles symbol. Some of those are...the resale value, cost of repair, theft occurrence and safety. Call your agent prior to purchase for the cost to insure a certain vehicle on your policy. Once again...check all the discounts!

Q: I've heard that it costs more insure a red car. Is that true?

No. Although there are many factors that go into determining the auto insurance premium...the vehicle color is not one of them.

Q: How do I know which vehicles will cost more to insure?

For additional information get a free review with no obligation of your personal coverage, please call Douglas Carlen at 631-331-7196 (X 52761).

Members Helping Members Since 1938

*Change is
Coming*

Beginning February 1, 2011

Our New Hours

Monday to Friday
will be
8:30am to 3:00pm

Closings

Washington's Birthday
February 21st, 2011