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○ JULY

○ 2008

Long Island Sounds

Long Island State Employees Federal Credit Union

SERVING OUR MEMBERS AND FAMILIES SINCE 1938

Welcome to your credit unions new E-Newsletter!

We will be sending you this newsletter on a monthly basis to first inform you that your monthly financial statement is now available through your on-line banking account, Flexsteller at, www.lisefcu.org Second to give you useful financial information and let you know about special offers at your credit union.

Stop feeling the pinch at the pump!

If you're feeling the pinch every time you fill up, maybe it's time to trade in that gas guzzler for a more fuel-efficient model! Did you know that if you compare the mileage on your current car to that of a fuel-efficient vehicle, your fuel savings alone could pay for the new car payment? One driver switched from driving a Cadillac Escalade to a Honda CR-V and is paying \$140 per month less to fill up their tank. There are many other perks you may be eligible for. Hybrids purchased or placed into service after 12/31/05 may be eligible for a federal income tax credit, as well as reduced car insurance fees and HOV(carpool) lane access, even if you are driving alone. (www.fueleconomy.gov) The Department of Energy has designed an easy to use, Alternative Fuels Data Center Listing, government incentives with web links and phone numbers (www.eere.energy.gov/afdc/). If your feeling the pinch at the pump, get a more fuel-efficient vehicle.



Skip-A-Payment

If you are short on cash this summer, think about skipping a payment on your loan by deferring your payment for one month. For just a \$25 fee per loan, you can skip your June, July or August payment. Just fill out the form on our web-site www.lisefcu.org and fax it or bring it to the Credit Union.



Surcharge Free ATMs – Alliance One

In order to serve you better the Credit Union has joined the Alliance One ATM network. This will provide you with over 4,500 surcharge free ATM across the country. To find an ATM near you go to www.atmallianceone.org/allianceone/

Can't Get to The Credit Union? Don't Forget About Credit Union Shared Service Centers.

Now that your Credit Union is a member of the Credit Union Shared Service Center network, you can conduct your LISEFCU financial transactions at over 30 locations on Long Island and over 1,300 nationwide. Some of these centers are even open on Saturdays. Just look for the "swirl" logo for the center near you, or go to www.universalssharing.com.

Remember you need photo ID, your account number and our name Long Island State Employees Federal Credit Union. You can get up to \$2,500 in cash from the Shared Service Branch. If you have any problems have the Shared Service call us at (631) 291 9160.

Volunteers Needed

The Supervisory Committee is looking for volunteers. As a committee, they are responsible for the financial well being of the credit union and for ensuring that internal operations are valid, accurate and efficient. If you have some spare time and would like to learn how our credit union works, please contact the credit union for more information about becoming a volunteer.



www.lisefcu.org

Long Island State Employees FCU
250 Veterans Highway Hauppauge, NY 11788

Contact us at:

Telephone (631) 291 9160
FAX (631) 360 3620
Toll Free 1 877 LISEFCU
Audio Response (631) 952 6286
To report lost or stolen debit cards 1 800 453 4270

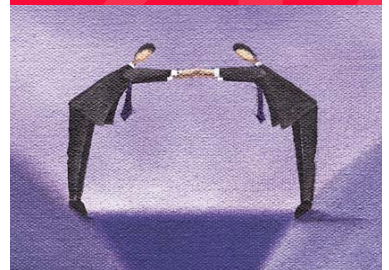
Credit Union Closures

Labor Day – Monday, September 1, 2008
Columbus Day – Monday, October 13, 2008

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.

YOUR CREDIT UNION OFFICAL FAMILY



Board of Directors

Margaret Conklin, President
Robert Hug, Vice Pres.
Richard Causin, Treasurer
Deborah Teique, Secretary
John Swindells
Thomas Oelerich
Kent Edwards

Credit Committee

Kent Edwards, Chair.
John McGrellis
Don Jaymaha
Carol Marchesi

Supervisory Committee

John Swindells, Chair.
Florence Mansuetta

Office Staff

Thomas Oelerich, Manager
Linda Doyle, Loan Officer
Kathy Zwirblis, Collections
Rose Giacalone, Senior Teller
Vito Fontanetta, Teller
Rosemarie Saladino, Teller