

July  
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

### 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*

## Sign Up for Online Bill Pay & Sign Up for Freedom

**Online bill pay makes it easy to control your payments and manage your account.**

Schedule single or recurring payments in just a few steps, and you'll never worry about missing a bill or late fees. Track your payments history at a glance and follow all past, present and future scheduled transactions. Receive helpful e-Notifications that let you know when payments are due or a bill has been paid. Use the convenient online bill pay messaging center to keep tabs on account activity or inquire about your online payments.

Save time and money every single month. No stamps to buy and no trips to the post office because payments are made online. Pay all your bills anywhere, anytime.

No more checks to write, submit all your payments electronically with safety and security with every transaction.

**freedom**  
at your fingertips

Convenience and control  
in just a few clicks



Protect against check fraud, guard against identity theft, and increase your privacy because only you can access your account information, account numbers and payment history.

**Sign up for online bill pay in 3 easy steps:**

1. Login to your account on [www.lisefcu.org](http://www.lisefcu.org)
2. Use the bill payment link to access the enrollment form
3. Complete the enrollment form and you're all set!

*Online Bill Pay  
delivers peace  
of mind to you.*

## Long Island State Employees Federal Credit Union HOT SUMMER AUTO LOAN RATES

*Hurry up, the heat  
won't last forever!*

New Car loan rates as low as 2.99%\*  
Used Car loan rates as low as 3.49%\*

\* Refinance with a lower rate!

**Terms as long as 96 months\*\***



Call Long Island State Employees Federal Credit Union at 631-291-9160 or stop by today.

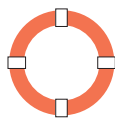
\*APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit, \*\*\$30,000 minimum loan amount required for terms longer than 72 months.



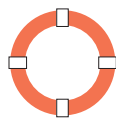
Need some home repairs? Is your car riding a little rough?  
Are your taxes due? Got that "have to get away" feeling?

*Just when you need it*

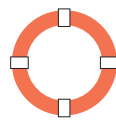
**A LISEFCU Lifesaver Loan Could Be The Answer!**



12 month term



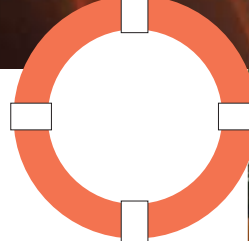
\$2,000 max



Fixed rates  
as low as 8.99%\*

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.



**Absolutely No Closing Costs on Home Equity Loans and HELOC's**

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.

**Membership Eligibility Tree**

Look at all the special people in your life who can share LISEFCU Membership!

Why not help your extended family enjoy all the valuable benefits you enjoy as a LISEFCU member. Call or stop-by, or see our website for an application today.

**LISEFCU Now Offers Members A Private Student Loan Solution**

Recognizing the need for private student loans for its members, Long Island State Employees Federal Credit Union now offers a funding solution to students and their families with the EdAccess private student loan, which is available through [cuStudentLoans.org](http://cuStudentLoans.org).

With college enrolment at an all time high, paired with the escalating cost of tuition, [cuStudentLoans.org](http://cuStudentLoans.org) provides families with a complimentary product to assist them with

funding higher education. The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit habits and build their credit scores while they are still in school.



**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](http://www.lisefcu.org)

*Paying for College  
Just Got Easier*

Apply today at: [www.cuStudentLoans.org](http://www.cuStudentLoans.org).

**This Month's Questions from Our Members**

**Q. How can I simplify my life?**

With online bill pay! It is designed to make your life easier with the convenience of paying your bills electronically anytime and from anywhere! No more writing checks, buying stamps, or addressing envelopes, saves you time and money.



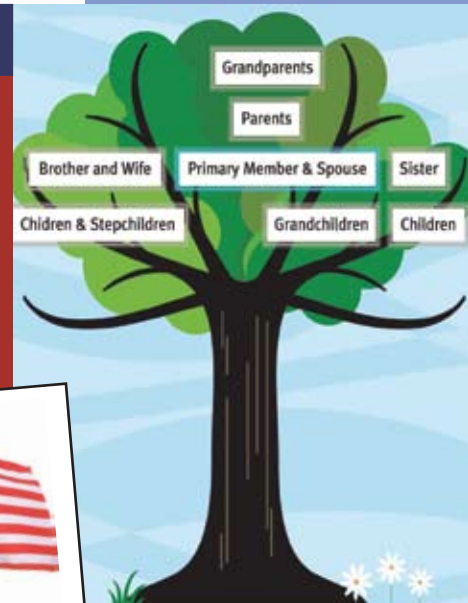
You are protected through world class security practices. IPAY web site is hosted within a network which makes use of firewalls intrusion prevention and detection systems to protect your personal information. You are protected against identity theft. No lost or stolen documents from your mail box.

**Q. Is it Safe?**

We understand the importance of protecting your personal information.

*Holiday Closings:*

Labor Day September 5th  
Columbus Day October 8th



*Members Helping Members Since 1938*