

June  
2012

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*

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

### Office Staff

Joyce Miller  
*Manager*

Linda Doyle  
*Loan Officer*

Kathy Zwirblis  
*Collections*

Vito Fontanetta  
*Teller*

Stephine Pisano  
*Teller*

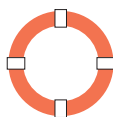
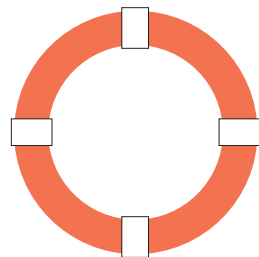
## Long Island State Employees Federal Credit Union Lifesaver Loan

Need some home repairs?

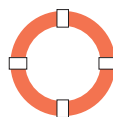
Is your car riding  
a little rough?

Are your taxes due?

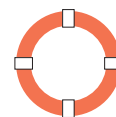
Got that "have to  
get away" feeling?



12 month term



\$2,000 max



Fixed rates  
as low as 8.99%

**Just when you need it most...**

*A Lifesaver Loan  
could be the answer.*

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.

*Now Offering... For A Limited Time!*

## 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.

\* Excludes mortgage sales tax.



## 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.



Sign up for online bill pay

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

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!

*Did You Know?*  
**You Can Skip A Payment!**

July and August 2012



For just a \$30 fee per loan you can skip your June, July or August payment. Just complete the form on our web-site and return it by mail, fax or drop it off in the office. It's that simple!

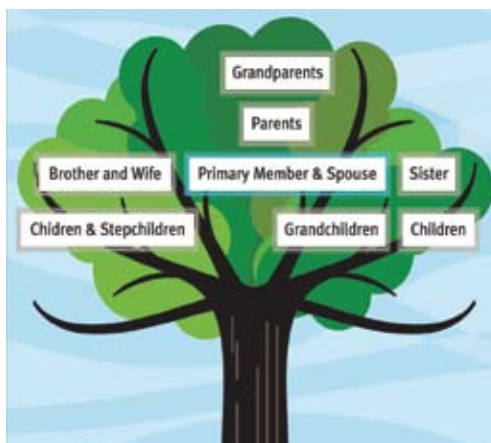
To ensure proper processing, make sure we receive the form before your due date for the month you choose.

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

## 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.



## 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.



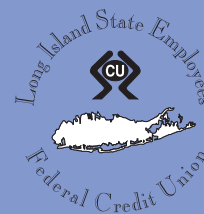
You are protected through world class security practices. IPAY web site is hosted within a network which makes use of firewalls intrusion prevention and detection systems to protect your personal information. You are protected against identity theft. No lost or stolen documents from your mail box.

### Q. Is it Safe?

We understand the importance of protecting your personal information.

*Holiday Closings:*

Independence Day  
July 4th 2012



**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)

*Members Helping Members Since 1938*