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Long Island Sounds

Long Island State Employees Federal Credit Union

Serving Long Island State Employees and Their Families Since 1938



Great Deals Are Blooming Now Through April 30!

Spring It On!

Used Auto Sales Event

Long Island State Employees Federal Credit Union Members:

Receive A

1.00% APR Rate Discount!

Upon used vehicle purchase from Enterprise Car Sales.

April 13 - 30, 2009

Monday - Friday 9 a.m. - 7 p.m. • Saturday 9 a.m. - 4 p.m.

Call 631-291-9160 to get pre-approved by Long Island State Employees Federal Credit Union today!



Huntington
1141 E. Jericho Tpke.
631 385-1551

Long Island State Employees Federal Credit Union



Haggle-free buying. Worry-free ownership.*

Watch LISEFCU Make This Great Enterprise Deal Even Better !

First, receive an additional **1/2% rate discount** when you're Pre- Approved for your used car loan at the Credit Union. Apply before you go shopping so you can buy with confidence knowing your rate and payment.

Then, receive an additional **1/4 % rate discount** when you sign-up to make your loan payments via Payroll Deduction.

WOW!

When you add it all up:
-1.00% Enterprise
-0.50% Pre-approval
-0.25% Payroll Deduction

-1.75% total interest savings

*APR-Annual Percentage Rate. 1.00% off current rates. Current rate will vary based on credit worthiness and terms. Financing for qualified Long Island State Employees Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased 4/13/09 - 4/30/09. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of the Enterprise Rent-A-Car Company. All other trademarks are the property of their respective owners. © 2009 Enterprise Rent-A-Car Company. 908393 DI 0209 JB

Preview the great selection of late-model used vehicles at cuauto deals.com.



Car Dealers Are Dealing, We Are Lending

Right now, new car inventory is high for many models. Some car dealers have three month or more supply available. That makes for a buyer's market--prime time for you to find a sweet new-car deal. Come see us for a low-interest loan and you'll have the best of both worlds:

LOW CAR PRICES AND LOW INTEREST



Car Buying Tips

Buying a car can be a very stressful event. Here are some ideas on how you can make the process just a little easier:

- ✚ Decide make, model, options, and color
- ✚ Get pre-approved for loan from credit union
- ✚ Visit at least three dealerships or car lots
- ✚ Take someone with you
- ✚ Look for the car you want, with the most features, at an affordable price
- ✚ Consider gas mileage
- ✚ Keep good records as you shop
- ✚ Negotiate *up* from the dealer's true cost, rather than *down* from the sticker price
- ✚ Avoid dealer markups by financing at the credit union

Insurance Update:

Now that you have bought the car, what about a good deal on insurance?

To help you find the plan and payment that is right for you, talk with our Liberty Mutual Representative, Douglas Carlin. Doug has been serving the insurance needs of our members for more than 17 years and he can help you too. For your convenience Doug will be in the Credit Union office in the NYSOB on the following days:

April 1st 11am – 2pm;
 May 6th 11am – 2pm;
 June 3rd 11am – 2pm.



CREDIT UNION ON THE ROAD

Congratulations to our on-site raffle winners:

Irene Ostapow @ NYS DEC Stony Brook
Lorraine Perry @ State Insurance Fund
Lisa Pomarico @ Bethpage State Park

If you want the LISEFCU to visit your location call Linda Doyle at 631-291-9166.



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 877- LISEFCU
 Audio Response 631- 952-6286
 To report lost or stolen debit cards 800-453-4270

Credit Union Closures

Memorial Day Monday, May 25, 2009

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 OFFICIAL FAMILY



Board of Directors

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

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 Don Jaymaha
 Carol Marchesi

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John Swindells, Chair.
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 Linda Doyle, Loan Officer
 Kathy Zwirblis, Collections
 Vito Fontanetta, Teller
 Rosemarie Saladino, PT Teller