

March
2010

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 Malsan
Director

Credit Committee

Kent Edwards
Chair

John McGrellis

Don Jaymaha

Carol Marchesi

Janet Mahoney

Robert Buchta

Supervisory Committee

Florence Mansuetta

Linda Imbriano

Karen Taylor

Office Staff

Maureen A. Genna
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

Peter Quinones
Teller

Take the LISEFCU Challenge...

We Challenge you to bring in your auto finance deal, statement or bill. Let us see if we can BEAT IT! If we can't BEAT your RATE or LOWER your payment we'll BUY YOU LUNCH!

If we can't beat your rate or lower your payment **WE'LL BUY YOU LUNCH!**

Application process is as easy as 1-2-3

1. Complete and submit Loan Limer Form.
2. Submit a Copy of your finance papers.
3. Submit a copy of a pay stub / income.



You Could Win A \$100 VISA Card!

Apply for a LISEFCU debit card between April 1st and April 30th and we will enter your name in a raffle to win a \$100 Visa card. It's as easy as that.

Stop by or call 631-291-9160 for details. No purchase necessary. Contact the Credit Union for an entry form.

Benefits of using your card:

- No checks to write
- Accepted anywhere the visa logo is displayed
- No charge for use
- Safer than carrying cash
- Quick and convenient
- Also can be used to get cash at almost any ATM.

GET YOUR TAX REFUND FASTER

Why wait up to 6 weeks for your money?

No lost or stolen tax check - safe and secure.

1. It's Quick: IRS claims it can speed up your refund by 3 weeks.
2. It's Safe: No lost/stolen checks
3. It's Easy:

There is no need for you to make a special trip to the Credit Union. Just complete the refund section of your tax form with Long Island State Employees FCU, Routing # (221492002) and your member account number.





Long Island State Employees FCU on the Road

If you want the credit union to visit your location Call Linda Doyle at 631-291-9166

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

Spring it On! Used Auto Sales Event

Long Island State Employees FCU Members:
We'll give you **Blue Book® Trade-In Value** on your vehicle **PLUS \$500!**

And, get rates as low as 3.99% APR!
Upon used vehicle purchases from Enterprise Car Sales.

Now through April 30, 2010

Call Long Island State Employees FCU at 631 291-9160 to get pre-approved today!

Visit Enterprise Car Sales:
Huntington
1141 E. Junicho Tpk.
631 385-1551





*Blue Book values determined by Kelley Blue Book Co. in various markets. Blue Book Trade-In Value is based on vehicle condition, age and mileage. Always inspect the condition of the vehicle as an integral part of determining its Blue Book Trade-In value. A Blue Book Trade-In value is not available for your vehicle. Enterprise will provide a car and complete care for members' vehicle. Member trade-in value of \$500 is not available on vehicles with a Blue Book Trade-In value of \$10,000 or more. Enterprise Car Sales will offer a cash payment. Customer is responsible to pay until vehicle is sold. Enterprise offer. Customer must complete required amount of financing and must be a member of Long Island State Employees FCU. Restrictions apply. See details, see an Enterprise Car Sales Advisor. Offer valid while supplies last and through 4/30/10. *Member Rewards Rate applies to new 2.0L, 4-cyl. SUV for up to 60 months, 100% financing available through FCU. This advertisement financing for qualified long-term State Employees. Rates 3.99% Blue Book value, full of supply and quality. Member and non-member rates on credit available. Offer valid only on Enterprise Car Sales vehicles. Offer valid through 4/30/10.

Check out the great selection of late-model used vehicles at cuautodeals.com.

Did You Know?

That credit union deposits are federally insured to at least \$250,000 by the NCUA just like the FDIC. No taxpayer funds have ever been used to bail out a credit union. In fact, credit unions are poised to assist in economic recovery and have money to lend.

Start saving for that special vacation today!

With our Vacation Savings Account, you earn dividends from day of deposit to day of withdrawal. Dividends are posted on the last day of each quarter.

This Month's Questions from Our Members

Q: I can't get to my computer, how can I have access to my account?

LISEFCU has an Audio Response System that is available 24/7. For those few times you do not have access to a computer you can call AMI at 631-952-6286. You will need your account number and the last four numbers of your social security is the password.

Q: What can I do at a Shared Service Center?

Deposits, Withdrawals, Transfers, Balance Inquiries, Statement Prints, Loan Payments. There are currently 34 local CU Service Centers ready to serve you right here on Long Island, from Flushing to Riverhead. If you have an account at another credit union that participates in Shared



Services you can do your transactions right here in our office in the State Office Building. You don't have to be a member of LISEFCU to use this service!

You can do most of the same transactions at a CU Service Center that you can at your credit union location. And there is no additional charge. No reason to rush out at lunch time to Teachers or Suffolk, or any other credit union that is part of Shared Services.

Q: What do I need to use this service?

You must know your account number, not your ATM or Debit Card number, they cannot look it up for you. If you're looking at your checks for your number, leave off the last digit, ie: your checks read 123456, your account number is 12345. If you're not sure of your account number CALL 631-291-9160 or check your statement. You must have a photo ID available, and at some locations your social security number.

Want a Great Deal on a Used Car?

With interest rates as low as 3.99%, terms as long as sixty months, there has never been a better time to buy an Enterprise Used Car through LISEFCU.

Don't delay, Call Linda today for details and to apply 631-291-9166.