

March
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

Tanvir Siddique

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

Peter Quinones
Teller

For a limited time only:

**\$10.00 OPENING DEPOSIT
made by LISEFCU with a
New Beacon Membership!**

We've gathered all of our best products and most convenient services together to offer you a complete package of premium services.

With a Beacon Membership you can really see the best LISEFCU has to offer.



Beacon Membership

The best way to join LISEFCU

- No Fee Checking Account • No Minimum Deposit Required
- 50 Free Checks • Free Internet Banking • No Fee Debit Card
- Access to over 30,000 surcharge Free ATMs at most Credit Unions and all 7-11s nationwide
- Payroll Deductions • E-statements • On-line Bill Pay
- 24/7 Audio Response
- Guaranteed Line of Credit (min. \$300) Complete one application and be eligible for multiple loans and cash advances in the future.

Long Island State Employees Would Like to CU at Home!

Have you signed up for LISEFCU online Bill Payer Service?

**Pay your bills online
at your convenience,
anytime of the day or night.***

Why Not?



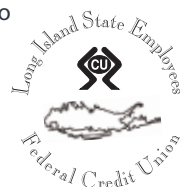
You can pay up to five bills a month at NO CHARGE, after that it is 0.35 cents a bill. That is still cheaper than a 0.44 cents stamp and saves YOU time and money on envelopes.

For those of you who want to pay unlimited bills and don't currently have direct deposit with us, we have E-PLUS bill pay for \$4.95 a month.

You can also schedule recurring payments to be made automatically. This gives you total control on when and how you pay your bills. There are more than 2,800 commonly used payees. LIPA, Verizon, AOL, Cablevision, Credit cards, financial company to name a few payees.

Online Bill Pay is so easy to use. Just log on to www.lisefcu.org, click the folder Online Banking, and click the folder Bill pay then sign in and you will see the Demo button. You will be guided through this great product. If you are not signed up for Online Banking call us today and we will sign you up.

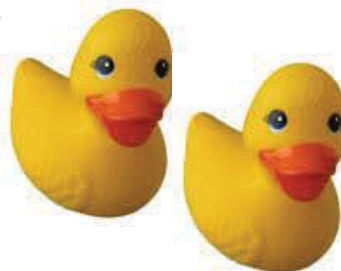
*Bill pay will give you an estimate of the payment delivery date via email.



You Could Be A Lucky Duck!



Apply for an AUTO loan and you could be eligible for a Discounted RATE from 1/4% to 1%.



Long Island State Employees Federal Credit Union
Auto, boat, train, plane, new, used or even re-financed, what ever you drive we have the right low rate and flexible terms to meet your needs. New Car Loan Rates start as low as 4.99%*.

* APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

Spring it On! Used Auto Sales Event

Receive 1.00% off current rates!
And, we'll give you Blue Book® Trade-In Value on your vehicle **PLUS \$500!**

OR, Receive A \$500 Visa® Gift Card!
Upon used vehicle purchase from Enterprise Car Sales.

March 1 - April 30, 2011

Call 631 291-9160 to get pre-approved today!

Visit us at **Enterprise Car Sales**
Huntington 1141 E. Jericho Tpke. 631 385-1551

Long Island State Employees Federal Credit Union

*APR=Annual Percentage Rate. 1.00% off current rate. 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 from 3/1/11 - 4/30/11. #Trade-In values obtained from © 2011 Kelley Blue Book Co.'s website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Cannot be combined with \$500 gift card offer. Offer valid from 3/1/11 - 4/30/11. #500 Visa® gift card will be issued 30 business days upon purchase of vehicle. Offer valid only on Enterprise vehicles purchased from 3/1/11 - 4/30/11. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with KBB plus \$500 offer. Not valid on previous purchases. The "e" logo, Enterprise, and "Haggle-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2011 Enterprise Car Sales. 804570 Q AD February 15, 2011 11:02 AM SH

Preview our quality used vehicles at cuautodeals.com.

Interested in an Auto, Home or Personal Loan?

Call Linda Doyle @ 631-291-9166 or stop by room 5A9 today!

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



Now Offering

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.

I Love My Credit Union!



This Month's Questions from Our Members

Q: What is the best value product that the Credit Union Offers?

A Beacon membership account it's FREE. No hidden fees. For a Limited Time Only NEW Members will receive a \$10.00 initial deposit.

Q: Is it absolutely free?

Yes! You get free checking, no minimum deposit required, 50 free checks, free on line services, payroll deductions, e-statements, 24/7 audio response and no fee debit card access to over 30,000 surcharge free ATMs at most credit unions and all 7-11's nationwide.



Q: Does this account have overdraft protection?

Yes again! There is a guaranteed Line of Credit (min \$300), complete one application and be eligible for multiple loans and cash advances in the future.

Q: How can I sign up for Beacon Membership?

You can download our Membership Application right from our website at: www.lisefcu.org or stop by and visit us at: 250 Veterans Highway, Hauppauge, New York. We would love to meet you and discuss your credit union account and individual banking needs.

Did You Know?

If you have your e-mail address with us and forgot your password with online banking, you can now get a temporary password 24/7, otherwise you must call us during normal banking hours. Just go on the LISEFCU website, click the online banking tab, choose forgot password, and it will automatically be e-mailed to you.

Members Helping Members Since 1938