

March  
2013

LISEFCU MONTHLY NEWS

# Long Island Sounds



*Serving Long Island  
State Employees and  
Their Families since 1938*

## Board of Directors

Larry Malsam  
*President*

Robert Hug  
*Vice President*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Margaret Conklin  
*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

Priscilla Ortiz

## Office Staff

Joyce Miller  
*Manager*

Linda Doyle  
*Loan Officer*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Sanaz Gorjizadeh  
*Teller*

## 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.

## Are You Crunching Numbers for Tax Time?



### LISEFCU wants to help make your Income Tax Worries Go Away.

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.

CRUNCHING Number Loan Terms: 12 months, \$2,000 max. Fixed rates as low as 8.99% APR\*

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

*Our low rate  
CRUNCH Loan  
may be just the thing.*

## Get Your Tax Refund\$ Faster!

### 1. It's Quick:

The 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.

### 4. Reminder:

The name on your return must match the name on your account.

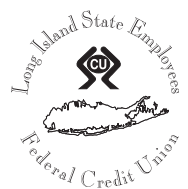
## LISEFCU's Auto Sale

*Back by Popular Demand...*

New car rates as low as 2.99%\* with terms as long as 72 months  
Used car rates as low as 3.49%\* with terms as long as 60 months  
also includes refinancing.

Reduced rates extended till June 30, 2013.

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



# Make "13" Your Lucky Number!

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans.

*Rates as low as 8.99%\**

*\*All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval, applicants may be offered credit at higher rate and other terms. Other conditions may apply.*



## Are you paying high credit card rates?

Our debt consolidation loan will help you lower your payment and increase your cash flow.

Consolidate multiple payments into one easy payment.

Make it even easier by having the payment deducted from your payroll check.

## Switch to E-Statements

Get \$5.00 when you switch your LISEFCU account to E-statements!

- Better for our environment
- Saves paper
- Increases personal security
- Convenient

### Long Island State Employees FCU

250 Veterans Highway • Hauppauge, NY 11788

TOLL FREE: 1 877 LISEFCU

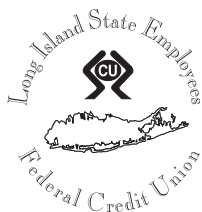
Telephone: (631) 291-9160

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)



## Online Bill Pay is Simply a Better Way!

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

In just a few easy steps schedule single or recurring payments so you'll never have to worry about late fees or missing payments. Track your payment 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.

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.*

## Important Notice for Our Members

as of April 1, 2013 there will be an increase to the following fees:

Money Orders	\$2.00
Replacement ATM Card	\$10.00
Teller Check	\$3.00
Return Check	\$30.00
Return ACH	\$30.00
Return of Redeposited Item	\$25.00
Holiday Account Withdrawal	\$10.00