

May
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

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

Share the Benefits of Credit Union Membership

- Free checking accounts with ATM and Debit Card Access.
- Surcharge-free ATM transactions at over 28,000 CO-OP network ATMS throughout the USA and Canada.
- Low cost unsecured loans with bi-weekly payment terms available.
- Affordable car loan rates for new, used and even re-financed autos.
- Overdraft protection.
- We are a member of the Shared Branch Network of Credit Union which allows you to conduct transactions at over 25,000 branches within the US.
- 24/7 internet banking with bill pay option.
- 24/7 audio response.

Credit unions have a long history of satisfying members, consistently ranking higher than banks and thrifts in the annual American Banker/Gallup opinion poll.

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Long Island State Employees Federal Credit Union, your relatives also are welcome to join.

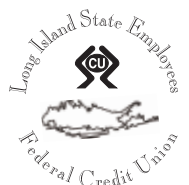
As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They too will benefit from our expert advice, low rates on loans, high dividends on savings and certificates, and excellent customer service.

Share the credit union secret. Tell your loved ones about the advantages of membership at Long Island State Employees Federal Credit Union and encourage them to contact us.



Earn A \$5 Referral Fee!

Because you know just how wonderful membership is at LISEFCU, we are making you this unique offer. For every new member you refer we will deposit \$5.00 into your savings account. For a member application and referral slip, Simply call (631) 291-9160, stop by our office or visit our website.



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

The "On the Road Again" Raffle Winner for last month was:
Charles Bullo New York State Fisheries



\$100 VISA Card Winner!

Congratulations to: Eduvigen Guerrero

"What does Earth Day Mean to you?"



Bring Your Children to Work Day

On bring your children to work day, the LISEFCU asked the children to draw a picture of what Earth day meant to them. Thirteen children participated, drawing pictures which the credit union displayed for all to see.



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

Vacation Loan

LISEFCU wants to help you make the most of your summer. Our low rate Vacation Loan may be just the thing to get your summer started.

Vacation Loan Terms:

- 12 month term
- \$2,000 max
- Fixed rates (as low as 8.99% APR*)

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.

This Month's Questions from Our Members

Q: I am dreaming of a wonderful vacation away but worried about how I'll find the money to pay for it, any tips?

It's a lot easier than think! The first step to planning your amazing vacation is to save money. This may seem like a difficult task, but it's really quite simple if you stick to it. Take any change that you get from purchases and put it into a home piggy bank. You can even save dollar bills and use only large bills to buy items. Dollars add up even quicker than change and can make that vacation dream a reality in no time, you should also take advantage of LISEFCU's low rate Vacation Loan, where you



can borrow a maximum of \$2,000 and pay it back at a low, fixed-rate.

Q: I really need to do this on a budget, any other recommendations?

Plan your vacation at least a year in advance to make it easier to pay for. Find coupons and deals for hotels, restaurants, and entertainment online. Invite other people to join you on the vacation. Have them split the cost of an all inclusive vacation or a package and save even more on your trip. Rent a condo that accommodates a group of people and share the expense. Have everyone pack food for the vacation and cook your own meals. Follow just some of this advice and you'll save alot of money!

Did You Know?

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans. Rates range from 8.99% to 14.99%

Are you paying high credit card rates? Considering one of the above loans will help you lower your payment and increase your cash flow.

