

May
2012

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Larry Malsam
Director

Michael Maryea
Director

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Kent Edwards
Chair

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Office Staff

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Joyce Miller
Member Services

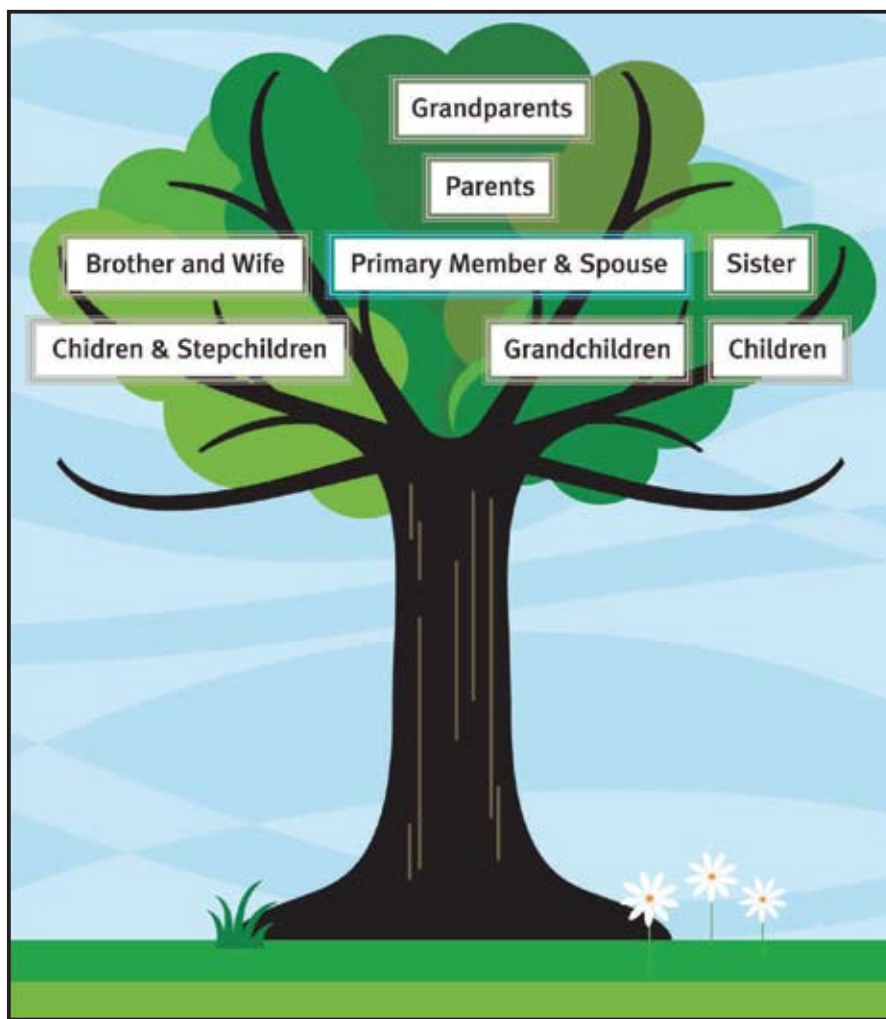
Vito Fontanetta
Teller

Stephine Pisano
Teller

MISSION STATEMENT

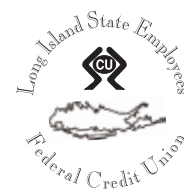
The mission of the Long Island State Employees Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union.

LISEFCU Membership Eligibility Tree



**Look at all the special people in your life
who can share LISEFCU Membership!**

Why not help them enjoy all the valuable benefits you enjoy as a LISEFCU member. Call or stop-by, or see our website for an application today.



LISEFCU Car Sale

Still Going Strong!

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, 2012.



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



For more information or to apply for the loan call us at 631-291-9160, or visit our website at: lisefcu.org, or stop by our office. NYS office building suite 5A9, and speak to one of our representatives.

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

Did You Know?
You Can Skip A Payment!

June, July and August 2012



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.



Start saving for that special vacation today!

Apply for a vacation loan with rates as low as 8.99% for up to 2 years.

For just a \$30 fee per loan you can skip your June, July or August payment. Just complete the form on our web-site and return it by mail, fax or drop it off in the office. It's that simple!

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

Absolutely No Closing Costs* on Home Equity Loans & HELOC's

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* and we use 80% equity of the value of your home.

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.

*Excludes mortgage sales tax.

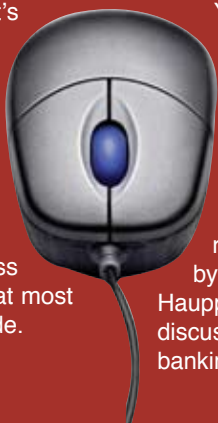
This Month's Questions from Our Members

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

A Beacon membership account it's FREE. No hidden fees.

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 Line of Credit, 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.

Members Helping Members Since 1938