

NOVEMBER 2009

Long Island Sounds

Long Island State Employees Federal Credit Union


Serving Long Island State Employees and their Families since 1938

Both members and "not yet members" are welcome.

Holiday Open House

Date: Wednesday, December 16th
Time: 10:00 am to 3:00 pm
Location: 5th Fl Credit Union Office

Please stop by so we can wish you the Happiest of Holidays, and offer you some seasonal refreshments. There will also be a few extra surprises, so make sure to bring a friend.



Are your Bank Credit Card Interest Rates Going Up?

LISEFCU's ARE NOT !!!

It is happening all across the country to people just like you with excellent payment histories and great credit scores. Credit card companies are raising their rates. Some are going as high as **29%**. That's the bad news.

The good news is, you have a way to avoid it. Your Credit Union has a variable rate line of credit loan that can be attached to your debit card and our rates are as low as 9.99% for up to \$20,000.00.

By attaching this credit line to your checking account and debit card you have the most flexibility for the least cost.

Call the credit union at 631-291-9160 for further details and to complete an application.

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.

HOLIDAY WRAP UP
Used Auto Sales Event

Get Blue Book® Trade-In Value, Plus **\$750***

Long Island State Employees Federal Credit Union Members:
We'll give you Blue Book® Trade-In Value on your vehicle PLUS \$750!
Plus, Get A \$1,000 Share Deposit!†
Upon used vehicle purchase from Enterprise Car Sales.

November 27 - December 24, 2009
Monday - Friday 9 a.m. - 7 p.m. • Saturday 9 a.m. - 4 p.m.

Get pre-approved by Long Island State Employees Federal Credit Union today!

Enterprise Car Sales Huntington
1141 E. Jericho Tpke.
631 385-1551

Long Island State Employees Federal Credit Union

enterprise car sales
Haggle-free buying. Worry-free ownership.™

*Trade-in values obtained from © 2009 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 \$750 is not available on vehicles without a Blue Book Trade-In Value. 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. Offer valid from 11/27/09 - 12/24/09. †Long Island Employees Federal Credit Union will deposit \$1000 to your Long Island Employees Federal Credit Union savings account within 30 days of financing the vehicle. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Offer not valid on previous Enterprise purchases. Cannot be combined with other offers. Offer only good on Enterprise Car Sales vehicles.
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Preview our great selection of quality used vehicles at cuautodeals.com.

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Kathy Zwirblis, Collections
Vito Fontanetta, Teller
Rosemarie Saladino, Teller



CREDIT UNION 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
www.lisefcu.org

Contact us at

Telephone (631) 291 9160
FAX (631) 360 3620
Toll Free 1 877 LISEFCU

Audio Response (631) 952 6286
To report lost or stolen debit cards 1 800 453 4270

Credit Union Closures

Christmas Eve Thursday, December 24th closing at 12:00
Christmas Day Friday, December 25th
New Years Eve Thursday, December 31st closing at 12:00
New Years Day Friday, January 1st.

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.