

November
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

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Office Staff

Jeffrey Eschwege
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

HOLIDAY WRAP UP
Used Auto Sales Event

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

Preview our great selection of quality used vehicles at cautodeals.com

Long Island State Employees Federal Credit Union Members:

Get rates
as low as **5.49% APR¹**

And, we'll give you Blue Book[®] Trade-In
Value on your vehicle **PLUS \$500!²**

Visit Enterprise Car Sales
Huntington
1141 E. Jericho Tpke.
631 385-1551
or call 1 866 car sales

Plus, get two years of oil changes!³
Up to a maximum of eight oil changes.
Upon used vehicle purchase from Enterprise Car Sales.

**Long Island State Employees
Federal Credit Union**

December 1 - 31, 2011

Call 631-291-9160 to get pre-approved by Long Island State Employees FCU today!

APR=Annual Percentage Rate. Rates as low as 5.49% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Long Island State Employees Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 12/1/11 - 12/31/11. 2Trade-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 available only on passenger vehicles and light duty trucks, with a Blue Book Trade-In Value and when a vehicle is purchased from Enterprise. 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. Offer only valid on one trade-in for each Enterprise vehicle purchase. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited including Alaska, California, Louisiana, Oregon, South Carolina, Texas, Virginia and Wisconsin. Offer valid 12/1/11 - 12/31/11. 3Year of oil changes is calculated by an average of 1,000 miles per month with an oil change every 3 months. Oil changes will be issued by Enterprise in 8 separate Coupons, valid at Pep Boys. Each coupon is good for one oil change and 8 coupons have a total approximate retail value of \$280. Offer will be issued 30 business days after vehicle purchase. Offer void when 7-Day Repurchase Agreement is activated. Offer valid only on Enterprise vehicles purchased from 12/1/11 - 12/31/11. Offer not redeemable for cash. Not valid on previous purchases. Certain restrictions apply. See a representative for details. This offer cannot be combined with any other offers.

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. C02657 D11/11 SH



Holiday Skip-A-Payment

NOVEMBER 2011 - JANUARY 2012

For just a \$30 fee per loan, you can skip your November, December or January payment. Just complete a Skip A Payment form 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 loan due date for the month you choose.

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

If you have any questions, please contact Linda Doyle at 631-291-9166.

For a Limited Time Only!

Holiday Club Opening Deposit Grab Bag

Just open a new holiday Club with at least a \$20.00 payroll deduction and take a chance at our grab bag. You could win an opening deposit between \$5 and \$50 dollars. Al ready have a holiday club? Just increase your payroll deductions by \$10 per pay period and you too could win between \$5 and \$50 in our grab bag.

You must leave the funds on deposit for the entire term of club (till September 2012) and must continue to make regular payroll contributions to be eligible. Early withdrawals will forfeit opening deposit.



Both Members & Non-Members Invited: Holiday Open House

**Wednesday, December 14th
10:00 am to 2:00 pm
5th Fl, Credit Union Office**

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



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



Time is running out...

Last Chance for a NO FEE Home Equity Line of Credit and Loans

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 631-291-9166 ASAP for questions, or to complete an application.

This Month's Questions from Our Members

Q: Does the LISEFCU offer it's members private student loans?

Yes! we now offer a funding solution to students and their families with the EdAccess private student loan, which is available through cuStudentLoans.org

Q: What expenses are covered with your EdAccess Loans?

The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit



habits and build their credit scores while they are still in school.

Q: What are some of the benefits offered with EdAccess Loans?

We offer one of the lowest interest rates in the industry, and with good grades, students get even lower rates. There is a 1% interest rate reduction once you repay 10% of the loan. A 30-day no-fee return policy allows you to cancel the loan if you find a better option. No cosigner is required for juniors and seniors and creditworthy students can apply on their own. Students are e-mailed a statement monthly and a small, monthly \$25 payment will help build their credit score while attending college.

Closings

December 26th, 2012

January 2nd, 2012

Dr. Martin Luther King, Jr. Day

January 17th, 2012