

September
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

Maureen A. Genna
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Joyce Miller
Teller

LISEFCU's Annual Meeting: November 10, 2011

Join us on November 10th for our Annual Meeting at the State Office Building in the cafeteria at 5:15 pm. Dinner will be served! There will be prizes!

You MUST be present to WIN!

**Come Join Us
for ZINGO!**



**LISEFCU is all about
FAMILIES and we want
this to be for everyone...**

Kids welcome!

In addition, elections will be held at our Annual Meeting! Vacancies and/or re-elections will be filled by election of candidates submitted by the Nominating Committee, which is chosen by the Board of Directors. Nominations may also be made by petition which must be signed by 1% of the membership (25 members). Each nominee, by petition, shall submit to the credit union Secretary, a statement of qualifications and biographical data with the petition. The period of receiving nominations by petition shall end 15 days prior to the Annual Meeting. To be effective, a nomination by petition shall be accompanied by a signed certificate from the nominee stating that he/she is agreeable to the nomination, and will serve if elected to office. There will be NO nominations from the floor and no proxy or absentee voting.

**Re-election for two Board of Directors and two people need
to be voted on for the Credit Committee.**

There must be at least 25 members present in order to play ZINGO!

Make your reservations by November 4th!



Great prices on more than 120 makes and models, including:



\$14,197¹

¹10 Toyota Corolla LE 4dr
36,000 - 42,000 miles

Get 3.00% off the current rates!²

Upon used vehicle purchase from Enterprise Car Sales.

October 1 – 31, 2011

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

Enterprise Car Sales
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631 385-1551
or call 1 800 227-7253



Long Island State Employees
Federal Credit Union

car sales
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Haggle-free buying. Worry-free ownership.³

¹Prices valid 10/1/11 - 10/31/11 and do not include tax, title, tags, processing fees of \$149 or less as required by state law, governmental fees, any emissions testing charges, and any finance charges if applicable. Used vehicles previously part of Enterprise short-term rental and lease fleet or purchase by Enterprise from other sources including auto auctions, with previous use possibly short-term rental, lease or other. ²APR-Annual Percentage Rate. 3.00% off current rate. Current rate will vary based on credit worthiness and terms. Financing for qualified Long Island State Employees Federal Credit Union members. Offer valid only on Enterprise Car Sales vehicles purchased from 10/1/11 - 10/31/11. This offer cannot be combined with any other offer. 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. C00827 T-AD09/11 SH

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Sign Up for E-Statements and We Will Deposit \$5.00 Into Your Account

It's that Easy!

Shifting members from paper to electronic statements saves money, improves security and helps the environment.



Fall Fixer-Upper

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

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

This Month's Questions from Our Members

Q: I can't get to my computer, how can I have access to my account?

LISEFCU has an Audio Response System that is available 24/7. For those few times you do not have access to a computer you can call AMI at 631-952-6286. You will need your account number and the last four numbers of your social security is the password.

Q: What can I do at a Shared Service Center?

Deposits, Withdrawals, Transfers, Balance Inquiries, Statement Prints, Loan Payments. There are currently 34 local CU Service Centers ready to serve you right here on Long Island, from Flushing to Riverhead. If you have an account at another credit union that participates in Shared



Services you can do your transactions right here in our office in the State Office Building. You don't have to be a member of LISEFCU to use this service!

You can do most of the same transactions at a CU Service Center that you can at your credit union location. And there is no additional charge. No reason to rush out at lunch time to Teachers or Suffolk, or any other credit union that is part of Shared Services.

Q: What do I need to use this service?

You must know your account number, not your ATM or Debit Card number, they cannot look it up for you. If you're looking at your checks for your number, leave off the last digit, ie: your checks read 123456, your account number is 12345. If you're not sure of your account number check your statement. You must have a photo ID available, and at some locations your social security number.

Congratulations

Sabrina Conticello Won a \$100 Visa Card!

Benefits of using your card:

- No checks to write
- Accepted anywhere the Visa logo is displayed
- No charge for use
- Safer than carrying cash
- Quick and convenient
- Also can be used to get cash at almost any ATM

\$100 Could Really Come In Handy. You Gotta Be In It, to Win IT!

Members Helping Members Since 1938