

September
2012

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

Michael Maryea
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

Joyce Miller
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Sanaz Gorjizadeh
Teller

Stephine Pisano
Teller

LISEFCU's Annual Meeting: November 9, 2012

Join us on November 9th 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...**

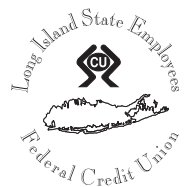
Kids welcome!

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 2nd!



Is now the time to tap into the equity in your home?



Are you planning a wedding?
 Are you sending a child off to college?
 Is there a home improvement you've been putting off?
 Have you been dreaming of a fabulous vacation?

We have lowered our HOME EQUITY RATES BY 1.00%* AND There are No Closing Fees *

* All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval; applicants may be offered credit at higher rate and other terms. Other conditions may apply. Homeowners insurance required on all loans secured by real property; flood insurance may also be required.

* Exception Sales Tax

Well then YES NOW is the TIME!

- Enjoy an interest rate that's fixed for the life of the loan so you always have an attractive rate.
- Choose your loan amount from \$ 30,000 to \$250,000--based on your individual need.
- Choose your term (5 to 15 years) so you can enjoy extra financial flexibility.

This Offer is for a Limited Time Only.

Holiday Closings:
 Columbus Day October 8th
 Veteran's Day November 12th
 Thanksgiving Day Nov. 22nd & 23rd



Our Low Rate Back-to-School Loan May Be Just the Thing.

BACK TO SCHOOL LOAN TERMS:

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

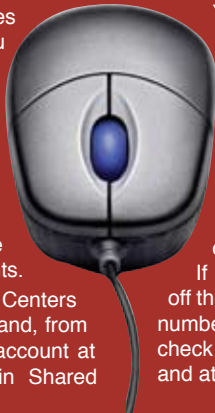
For more information or to apply for the loan call us at 631-291-9160, or stop by our office, NYSOB Suite 5A9, and speak with one of our representatives.

* 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 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?

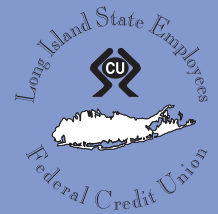
Deposits, Withdrawals, Transfers, Balance Inquiries, Statement Prints, Loan Payments. There are currently 34 local CU Service Centers ready to serve you right here on Long Island, from Flushing to Riverhead. If you have an account at another credit union that participates in Shared

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.



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

Members Helping Members Since 1938