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▶ LAST CHANCE FOR SUMMER SKIP-A-PAYMENT .....1



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JULY

2009

# Long Island Sounds

Long Island State Employees Federal Credit Union

Serving Long Island State Employees and their Families since 1938

**For a limited time only:**

**No-Closing Cost  
Home Equity Loans  
And HELOCs**



For a very limited time, LISEFCU will be offering our members the opportunity to apply for either a Home Equity Loan or HELOC 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.

**LAST  
CHANCE  
FOR ...**



**Summer  
Skip-a-  
Payment!**



**Help your fun-in-the-sun  
cash flow by skipping one of  
your LISEFC loan  
payments.**

**Call 631-291-9160 for details**



## BACK-TO-SCHOOL LOAN



LISEFCU wants to help you make going back to school a little easier. 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.

# Did You Know...

that your LISEFCU debit card can be used at more than 800,000 surcharge free ATM's world wide

## Defensive Driving - \$25.00



**Sign up for our Defensive Driving Course October 5<sup>th</sup> & 7<sup>th</sup> 2009, 5:30 to 8:30 pm. Save at least 10% on your auto insurance.**

**Offered by Liberty Mutual & LISEFCU.**



[www.lisefcu.org](http://www.lisefcu.org)

Long Island State Employees FCU  
250 Veterans Highway Hauppauge, NY 11788

### 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

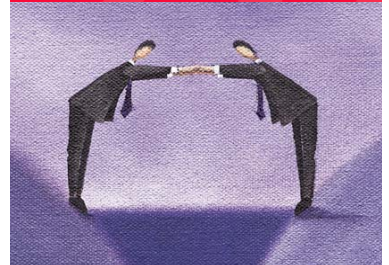
### Credit Union Closures

**Monday, September 7<sup>th</sup> Labor Day**

### 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.

## YOUR CREDIT UNION OFFICIAL FAMILY



### Board of Directors

Margaret Conklin, President  
Robert Hug Vice, Pres.  
Richard Causin, Treasurer  
Deborah Teique, Secretary  
John Swindells  
Thomas Oelerich  
Larry Malsam

### Credit Committee

Kent Edwards, Chair.  
John McGrellis  
Don Jaymaha  
Carol Marchesi  
Janet Mahoney

### Supervisory Committee

John Swindells, Chair.  
Florence Mansuetta  
Linda Imbriano  
Karen Taylor

### Office Staff

Maureen A. Genna, Manager  
Linda Doyle, Loan Officer  
Kathy Zwirblis, Collections  
Vito Fontanetta, Teller  
Rosemarie Saladino, Teller