



*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

Larry Malsam
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
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

Priscilla Ortiz

Office Staff

Joyce Miller
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
Teller



Beacon Membership

What's the best way to join the Long Island State Employees Federal Credit Union?

It's by becoming a BEACON MEMBER. Our exclusive Beacon Membership gathers all of our best products and most convenient services together to offer you a complete package of premium services.

• *Line of Credit (min. \$100), Complete one application and be eligible for multiple loans and cash advances in the future.*

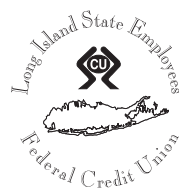
- Free checking accounts with ATM and Debit Card Access.
- Surcharge-free ATM transactions at over 28,000 CO-OP network ATMS throughout the USA and Canada.
- Low cost unsecured loans with bi-weekly payment terms available.
- Affordable car loan rates for new, used and even re-financed autos.
- Overdraft protection.
- We are a member of the Shared Branch Network of Credit Union which allows you to conduct transactions at over 25,000 branches within the US.
- 24/7 internet banking with bill pay option.
- 24/7 audio response.

Share the Benefits

If you're a satisfied member, why not share the credit union secret with your loved ones? Because you are a member at Long Island State Employees Federal Credit Union, your relatives are also welcome to join.

As members, your loved ones will experience the same benefits of credit union membership you already enjoy. They too will benefit from our expert advice, low loan rates, high dividends on savings and certificates, and excellent customer service.

*With a Beacon
Membership you can
really see the best
LISEFCU has
to offer.*



*Membership
Eligibility
Tree*

**Love your car but,
not the PAYMENT?
Refinance with us and SAVE**

WE HAVE LOWERED OUR RATES BY 2%

With New Car loan rates as low as 2.99%*
and terms as long as 72 months,
And Used Car rates as low as 3.49%*
with terms as long as 60 months.



Long Island State Employees Federal Credit Union can make your dream come true.

Call us at 631-291-9160 or stop by today.

* APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

Long Island State Employees Would Like to CU at Home!

Have you signed up for LISEFCU online Bill Payer Service?

**Pay your bills online
at your convenience,
anytime of the day or night.***

Why Not?

You can pay up to five bills a month at NO CHARGE, after that it is 0.35 cents a bill. That is still cheaper than a 0.44 cents stamp and saves YOU time and money on envelopes.

For those of you who want to pay unlimited bills and don't currently have direct deposit with us, we have E-PLUS bill pay for \$4.95 a month.

You can also schedule recurring payments to be made automatically. This gives you total control on when and how you pay your bills.

There are more than 2,800 commonly used payees, including: LIPA, Verizon, AOL, Cablevision, credit cards, and financial companies to name a few.

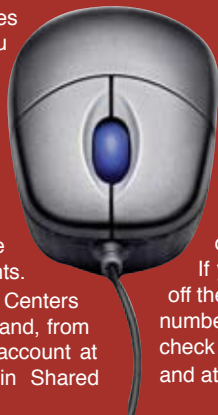
Online Bill Pay is so easy to use. Just log on to www.lisefcu.org, click the folder Online Banking, and click the folder Bill pay then sign in and you will see the Demo button. You will be guided through this great product. If you are not signed up for Online Banking call us today and we will sign you up.

* Bill pay will give you an estimate of the payment delivery date via email.

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 password, which is the last four numbers of your social security number.



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. So now there's 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.

*Sandy Relief
Loan*

**Emergency Assistance
Now Available**

Long Island State Employees FCU is ready to help our members who have been affected by Super Storm Sandy and its Aftermath. We are here to work with our members during this difficult time to find the best solution for their needs. If you need emergency financial assistance, contact Linda Doyle at 631-291-9166 or contact 631-291-9160 to speak with a representative.

Emergency relief loan terms and rates:

Up to \$20,000, up to 60 months
2% reduction on personal loan rates.

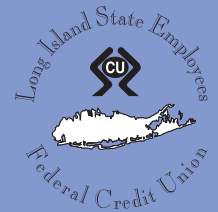
Proof of Sandy impact required.

* All rates are based on your credit score. Other conditions may apply.

*Holiday
Closings:*

Martin Luther King's
Birthday January 21

President's Day
February 18



**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