

January
2013

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.

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Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
Teller



SCORE!

LISEFCU Car Sale *Still Going Strong!*

New car rates as low as 2.99%* with terms as long as 72 months.

Used car rates as low as 3.49%* with terms as long as 60 months also includes refinancing.

Reduced rates extended till 3/30/13.

For more information or to apply for the loan call us at 631-291-9160 or visit our website at: lisefcu.org or stop by our office, NYS office building suite 5A9, and speak to one of our representatives.

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

Holiday Bills got you down?

Restructure your debt 60 month term *20,000 max

Apply today for a debt consolidation loan.

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, NY SOB Suite 5A9, and speak with one of our representatives.



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



**Get rates as low
as 3.49% APR!***

Perfect Picks

Used Auto Sales Event



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



\$13,997¹

***12 Dodge Avenger SE**
30,000 – 36,000 Miles

Features: Power Windows • Power Locks
Cruise Control • Anti-lock Braking System • Traction Control

And, get rates as low as 3.49% APR!*
Upon used vehicle purchase from Enterprise Car Sales.

February 1 – 28, 2013

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

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

**Long Island State Employees
Federal Credit Union**

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

*Prices valid 2/1/13 – 2/28/13 and do not include tax, title, tags, governmental fees, electronic filing charge any emissions testing charges, and any finance charges if applicable. Unless otherwise stated separately in the vehicle details, price does not include processing, administrative, closing or similar fees of \$199 or less. Used vehicles were previously part of Enterprise short term rental, lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short term rental, lease or other. *APR-Annual Percentage Rate. Rates as low as 3.49% 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 2/1/13 – 2/28/13. Cannot be combined with any other offer. 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. © 2013 Enterprise Car Sales. D03970 PS 1/13 JH

Preview our great selection of quality used vehicles at cuauto deals.com

Direct Deposit

Get Direct Deposit via ACH and your payroll goes straight into your account electronically.

It's convenient-

No more waiting for checks to clear and no more special trips to the branch to deposit your check- a nice feature if you are busy, ill, away from home, or located far from a branch.

It's reliable-

You no longer need to wait for your check to arrive in the mail. Your money is automatically deposited into your account on time, every time.

It's easy to set up-

It's deposited into your account automatically and is available to you on the day of deposit.

*LISEFCU ABA/Routing Number
221492002*

*Holiday
Closings:*

President's Day
February 18, 2013

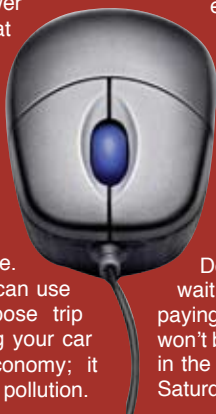
This Month's Questions from Our Members

Q: How can I improve my fuel economy?

Drive more efficiently - aggressive driving (speeding and rapid acceleration/braking) can lower your gas mileage by as much as 33% at highway speeds and 5% around town.

Keep your cars in shape - Keeping tires inflated to the recommended pressure and using the recommended grade of motor oil can improve fuel economy by up to 5%.

Plan and combine trips - A warmed up engine is more fuel efficient than a cold one. Many short trips taken from a cold start can use twice as much fuel as one multipurpose trip covering the same distance. Note: letting your car idle to warm up doesn't help your fuel economy; it actually uses more fuel and creates more pollution.

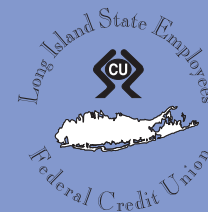


Other solutions - Avoid carrying unneeded items. An extra 100lbs can decrease fuel economy by 1-2%. Reduce aerodynamic drag and improve your fuel economy by placing items inside the trunk whenever possible.

Q: How can I save money on gas?

Avoid gas stations near the highway. The first gas station that you encounter after a long stretch of highway will usually be pricey. If possible, plan ahead or drive a little farther toward the nearest town to find a cheaper station.

Don't wait until your tank is almost empty to fill up. If you wait until your tank is almost empty, you may be stuck paying for whatever gas you find conveniently nearby, as you won't be able to search for the best deal. Also, buy gas early in the week. Prices typically rise between Wednesday and Saturday, but stay lower during the early days of the week.



Long Island State Employees FCU

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Hauppauge, NY 11788

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1 877 LISEFCU

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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