

November
2010

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

Tanvir Siddique

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

Peter Quinones
Teller



*Hook a
Sweet
Deal!*

**LISEFCU wants to help make your
Holidays a little SWEETER.**

Our low rate Holiday Loan
may be just the thing!

**Holiday 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.

**In Vito's Day,
You Got A Free Toaster
with Every New Account!**

*Welcome Back to
the Good Old Days*

At LISEFCU we still believe that some of the
"OLD FASHIONED" ways are the best.

- Real Live Customer Service Representative
- Face to Face Tellers (no talking screens here)
- Free Checking Accounts that are really Free
- Loan rates that are among the lowest on L.I.

**Why not stop by and say HELLO to VITO... See for
yourself how "Old School" is new again.**

Room 5A9 or call 631-291-9160 and ask for Vito

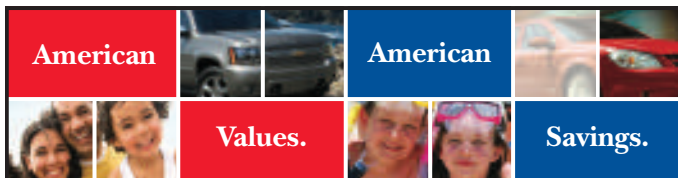


**FREE TOASTER FOR
EVERY NEW MEMBER ***

** With Direct Deposit*



2 GREAT DEALS ROLLED INTO ONE!



Going the Extra Mile to Save You Money.

Exclusive Discounts For Credit Union Members!

Drive away with amazing discounts on **GM** vehicles and a low loan rate from your credit union.

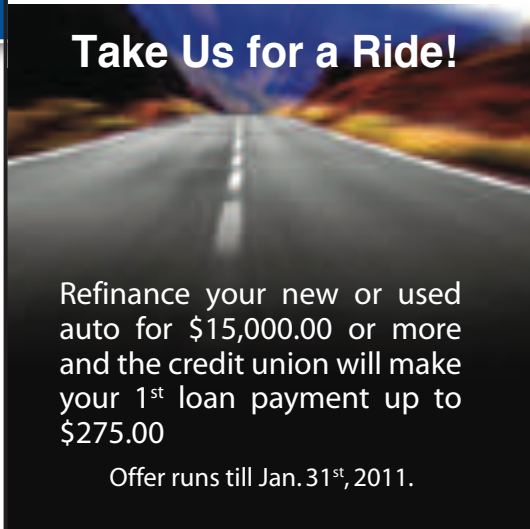
Depending on which vehicle you choose, you could save up to thousands of dollars.

Visit LoveMyCreditUnion.org for details and talk to a Member Representative today!



LISEFCU Will Make Your First Auto Loan Payment!

Take Us for a Ride!



Refinance your new or used auto for \$15,000.00 or more and the credit union will make your 1st loan payment up to \$275.00

Offer runs till Jan. 31st, 2011.

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



*You're
Invited*



*Members and
non-members
Please Join Us*

For Our:

Holiday Open House

Please stop by so we can wish you the Happiest of Holidays, and offer you some cheer. There will also be a few extra surprises, so make sure to bring a friend.

**Wednesday,
December 15th
10:00 am to 2:00 pm
Fifth Floor
Credit Union Office**

This Month's Questions from Our Members

Q: Does the LISEFCU offer it's members private student loans?

Yes! we now offer a funding solution to students and their families with the EdAccess private student loan, which is available through cuStudentLoans.org

Q: What expenses are covered with your EdAccess Loans?

The EdAccess loan can help pay for all qualified education expenses, including tuition, room and board, books, computers, even past due tuition bills. This private student loan option also includes a unique financial literacy component that helps students learn good credit



habits and build their credit scores while they are still in school.

Q: What are some of the benefits offered with EdAccess Loans?

We offer one of the lowest interest rates in the industry, and with good grades, students get even lower rates. There is a 1% interest rate reduction once you repay 10% of the loan. A 30-day no-fee return policy allows you to cancel the loan if you find a better option. No cosigner is required for juniors and seniors and creditworthy students can apply on their own. Students are e-mailed a statement monthly. A small monthly \$25 payment will help build their credit score while attending college.

Closings

Christmas Eve
December 24th 12:00pm

News Years Eve
December 31st 12:00pm

**Dr. Martin
Luther King, Jr. Day**
January 17th, 2011