

August
2012

LISEFCU MONTHLY NEWS

Long Island Sounds

Board of Directors

Margaret Conklin
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Robert Hug
Vice President

Richard Causin
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Thomas Oelerich
Director

Larry Malsam
Director

Michael Maryea
Director



*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.

**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?

**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.

**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

*This Offer is for a
Limited Time Only.*



Office Staff

Joyce Miller
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Vito Fontanetta
Teller

Sanaz Gorjizadeh
Teller

Stephine Pisano
Teller

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.

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.



BACK TO SCHOOL

LISEFCU Wants to Help Make It A Little Easier!

BACK TO SCHOOL LOAN TERMS:

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

LISEFCU Car Sale

Still Going Strong!

New car rates as low as 2.99%*

Used car rates as low as 3.49%*

***Refinance with a lower rate!**

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



Get rates as low as 3.49% APR!

And, Enterprise will appraise your vehicle using Kelley Blue Book® Trade-In Value and **ADD \$500!**

Vehicle purchase required.

August 1 – September 30, 2012

Enterprise car sales

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

This Month's Questions from Our Members

Q. What is direct deposit?

With direct deposit, your Payroll, Social Security and/or SSI payment goes straight to your checking or savings account. Your check does not rule your schedule it's there when you need it on payday.

Q. Why should I choose direct deposit?

Direct deposit is the best way to get your money. It's safer and easier, and it gives

you more control over your money. You are protected against fraud and identity theft.

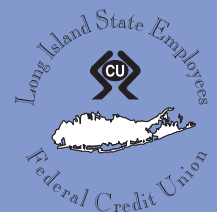
Q. How can I sign up?

You can contact LISEFCU at 631-291-9160 and speak to one of our representatives or stop by our credit union office.



Holiday Closings:

Columbus Day
October 8th 2012



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.lifelcu.org

Members Helping Members Since 1938