





CAR DEALERS ARE DEALING2



Car Buying Tips.....3

Long Island State Employees Federal Credit Union

Serving Long Island State Employees and Their Families Since 1938



Long Island State Employees Federal Credit Union Members:

Receive A Rate Discount!

Upon used vehicle purchase from Enterprise Car Sales.

Call 631-291-9160 to get pre-approved by Long Island

State Employees Federal Credit Union today!

April 13 - 30, 2009

Monday - Friday 9 a.m. - 7 p.m. • Saturday 9 a.m. - 4 p.m.



Huntington 1141 E. Jericho Toke. 631 385-1551

Long Island State **Employees Federal Credit Union**



Preview the great selection of late-model used vehicles at cuautodeals.com.

Watch LISEFCU Make This Great **Enterprise Deal Even Better!**

First, receive an additional

 $\frac{1}{2}$ % rate discount

when you're Pre- Approved for your used car loan at the Credit Union. Apply before you go shopping so you can buy with confidence knowing your rate and payment.

Then, receive an additional

1/4 % rate discount

when you sign-up to make your loan payments via Payroll Deduction.

WOW!

When you add it all up: -1.00% Enterprise -0.50% Pre-approval -0.25% Payroll Deduction

> -1.75% total interest savings



Car Dealers Are Dealing, We Are Lending

Right now, new car inventory is high for many models. Some car dealers have three month or more supply available. That makes for a buyer's market--prime time for you to find a sweet new-car deal. Come see us for a low-interest loan and you'll have the best of both worlds:

LOW CAR PRICES AND LOW INTEREST



Car Buying Tips

Buying a car can be a very stressful event. Here are some ideas on how you can make the process just a little easier:

- ♣ Decide make, model, options, and color
- Get pre-approved for loan from credit union
- Visit at least three dealerships or car lots
- Take someone with you
- Look for the car you want, with the most features, at an affordable price
- Consider gas mileage
- ★ Keep good records as you shop
- Negotiate *up* from the dealer's true cost, rather than *down* from the sticker price
- Avoid dealer markups by financing at the credit union

Insurance Update:

Now that you have bought the car, what about a good deal on insurance?

To help you find the plan and payment that is right for you, talk with our Liberty Mutual Representative, Douglas Carlin. Doug has been serving the insurance needs of our members for more than 17 years and he can help you too. For your convenience Doug will be in the Credit Union office in the NYSOB on the following days:

> April 1st 11am – 2pm; May 6^{th} 11am - 2pm; June 3^{rd} 11am - 2pm.



CREDIT UNION ON THE ROAD

Congratulations to our on-site raffle winners:

Irene Ostapow @ NYS DEC Stony Brook Lorraine Perry @ State Insurance Fund Lisa Pomarico @ Bethpage State Park

If you want the LISEFCU to visit your location call Linda Doyle at 631-291-9166.



www.lisefcu.org

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

Contact us at:

Credit Union Closures

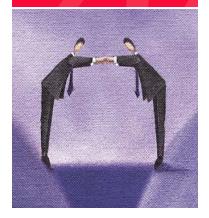
Telephone 631-291-9160 Memorial Day Monday, May 25, 2009 FAX 631-360-3620

Toll Free 877- LISEFCU 631-952-6286 Audio Response

To report lost or stolen debit cards 800-453-4270

MISSION STATEMENT

YOUR CREDIT **UNION OFFICAL** FAMILY



Board of Directors

Margaret Conklin, President Robert Hug, Vice Pres. Richard Causin, Treasurer Deborah Teigue, Secretary John Swindells Thomas Oelerich Kent Edwards

Credit Committee

Kent Edwards, Chair Don Javmaha Carol Marchesi

Supervisory Committee

John Swindells, Chair. Florence Mansuetta Linda Imbriano

Office Staff

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

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.