



*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

John McGrellis

Don Jayamaha

Carol Marchesi

Janet Mahoney

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



Beacon Membership

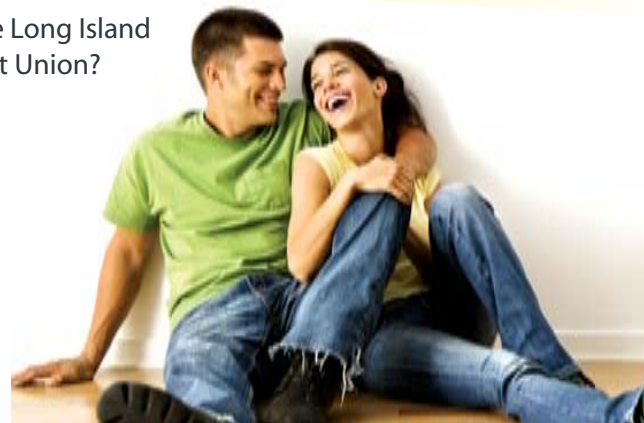
What's the best way to join the Long Island State Employees Federal Credit Union?

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.

- No Fee Checking Account
- No Minimum Deposit Required
- 50 Free Checks
- Free Internet Banking
- No Fee Debit Card
- 24/7 Audio Response

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

- Guaranteed Line of Credit (min. \$300), Complete one application and be eligible for multiple loans and cash advances in the future.



- Access to over 30,000 surcharge Free ATMs at most Credit Unions and all 7-11's nationwide
- Payroll Deductions
- E-statements



Refinance Your Auto Loan

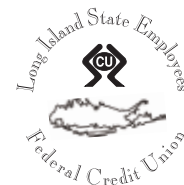
When you use the LISEFCU, you will get:

- Great Low Rates
- Affordable Payments
- Convenient Payroll Deductions

*** PLUS A \$100 CASH BONUS!**

For more information please call Linda at 631-291-9166 or stop by the Credit Union office on the 5th floor.

Minimum refinance amount \$10,000.
Loan must remain in effect for at least 1 year.
Rate is determined by credit score.





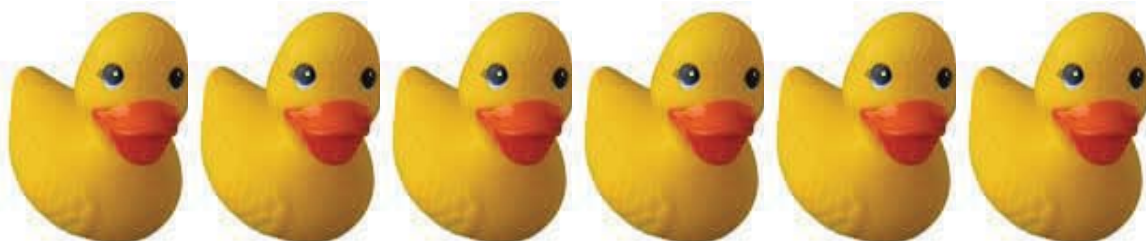
Long Island State Employees Federal Credit Union

One Duck, One Bill

Getting your ducks in a row at LISEFCU is easy with our Debt Consolidation Loan. Refinance up to \$20,000 in high interest personal debt at a rate as low as 8.99%*.

Interested? Call Linda @ 291-9166 or stop by room 5A9 today!

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



LISEFCU Wants to Help You Make Going Back to School A Little Easier!

BACK TO SCHOOL 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.

Important Notice for Our Members:

As of AUGUST 1, 2010 there will be an increase in the following fees:

TRANSFER FEES:

When transferring from savings to checking to cover overdrafts \$5.00.

EARLY WITHDRAWAL:

From Holiday Club account \$5.00.

LATE CHARGES:

For payments on loans made 7 or more days late, you will pay 20% of the interest due or \$10.00, whichever is greater.

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



This Month's Questions from Our Members

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

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 and a small, monthly \$25 payment will help build their credit score while attending college.



Our Low Rate Back-to-School Loan May Be Just the Thing.