

July
2013

LISEFCU MONTHLY NEWS

Long Island Sounds



*Serving Long Island
State Employees and
Their Families Since 1938*

Board of Directors

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President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
Director

Michael Maryea
Director

Credit Committee

Kent Edwards
Chair

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

Supervisory Committee

Karen Taylor
Chair

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Priscilla Ortiz

Office Staff

Joyce Miller
Manager

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
Teller

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.

RED HOT CAR SALES
NEW & USED
ENDS AUGUST 31, 2013

New Car loan rates as low as **1.99%***
and terms as long as 72 months
Used Car rates as low as **2.49%***
with terms as long as 60 months

CALL us at
631-291-9160
or stop by today

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



Celebrate the Sell-A-Thon Used Auto Sales Event with this special offer!

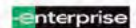


Get rates as low
as **2.49% APR!**

Vehicle purchase required.
See reverse side for details.

Long Island State Employees
Federal Credit Union

car sales



Haggle-free buying. Worry-free ownership.



Long Island State Employees Federal Credit Union

CELEBRATING
75
YEARS

1938-2013



Sign up for eStatements

A no-cost, faster, more convenient alternative to paper statements.



In light of rising expenses and in an effort to control credit union expenses and improve services, LISEFCU will start charging members who receive paper statements, a \$1.00 paper statement processing fee effective August 31, 2013.*

As an alternative to receiving paper statements in the mail, we encourage you to sign up for eStatements through our online banking program. Contact the credit union at 631-291-9160 to sign up for this free service today!

What are the benefits of eStatements?

- Free-** eStatements are a free service of the credit union.
- Green-** Get rid of an extra piece of mail in your mailbox each month. eStatements are environmentally friendly.
- Easy-** Access your eStatements directly through your online banking account.
- Fast-** No waiting for the mail to arrive. Your eStatement is available the first day of each month.
- Safe-** Paper statements are only as secure as your mailbox. eStatements help reduce identity theft.
- Savings-** You are an owner of the Credit Union. Paper statements printing and postage are very costly. eStatements allow the Credit Union to return more money to members in the form of more services, better rates and lower fees.

*Does not apply to youth accounts under 18 years of age

Long Island State Employees
Federal Credit Union

Lifesaver Loan




Need some home repairs?

Is your car riding a little rough?

Are your taxes past due?

Got that "have to get away" feeling?

A Lifesaver Loan could be the answer.

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

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.



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: What are eStatements?

eStatements are an online version of your paper statement. You can view your eStatement through your online banking account 24 hours a day, 7 days a week.

Q: When is my eStatement available for viewing?

Your monthly eStatement will be available on the 1st day of the month.

Q: Is there a charge for eStatements?

eStatements are free to members.



Q: I am not signed up for eStatements. How do I sign up?

Contact the credit union at 631-291-9160. Signing up is a simple process.

Q: Do I have to be enrolled in Online Banking to receive eStatements?

Yes. If you are currently not enrolled in online banking, contact the credit union for information on how to enroll.

Q: I don't want to receive an electronic statement. Do I have to?

No, it is not mandatory. However, there is a monthly charge of \$1.00 per statement*

* Effective August 31st 2013

Members Helping Members Since 1938