

Long Island Sounds

Long Island State Employees Federal Credit Union

STATE OFFICE BUILDING
250 VETERANS MEMORIAL HIGHWAY
HAUPPAUGE, NEW YORK 11788
www.lisefcu.org

SERVING OUR MEMBERS AND THEIR FAMILIES SINCE 1938

Member Newsletter Fourth Quarter 2007
December 31, 2007 Vol.10 No. 4

HAPPY NEW YEAR!!!



SCHOLARSHIP PROGRAM

LISEFCU is presenting college-bound high school seniors with the opportunity to compete for statewide scholarships to either a two- or four-year accredited educational institution. The NYS Credit Union League & Affiliates scholarship is an award of either \$1,000 or \$500 to be paid jointly to the student and educational institute. It's a simple three step process, making this an opportunity students can't pass up.

STEP 1: Stop by our office or call Linda Doyle at 631-291-9166 to request a scholarship application form. All scholarship applicants are required to be a member of a participating New York Credit Union. Ask for a membership application.

STEP 2: Complete the application forms, write an essay, and obtain the required transcripts along with the signature of the student's parent or guardian.

STEP 3: Return the completed form to LISEFCU no later than January 25, 2008.

There is no fee for submitting an application, but those students applying **MUST** be:

- Members of LISEFCU
- College bound high school seniors at the time of the application to either a two- or four-year accredited educational institution;
- Attending college for the first time in the fall of 2008.

In early spring, applicants will be judged against others submitted from all over the state to the New York State Credit Union League. Winners will be announced in April.



CAR SHOPPING!

It's a great time to buy a used car instead of a new one. "The record number of new cars and trucks sold by automakers in recent years, fueled largely by employee pricing, extremely attractive rebates and low- or no-interest financing, has created an overabundance of used cars. That gives the used-car shopper a lot of choices in vehicles"

With so many cars on the market, that means lower prices and great sales.

Go check out www.lisefcu.org under "Site Links" for more information regarding the Enterprise Car Sales from January 12 – 31, 2008!



SKIP-A-PAYMENT

If you are short on some cash this Holiday Season, think about skipping a payment on your loan by deferring your payment for one month. For just a \$25 fee per loan, if you qualify you can skip your January payment. Just fill out the form on our web-site www.lisefcu.org and fax it or bring it to the Credit Union.

Wishing you a Safe Winter

The Board of Directors and the Staff of LISEFCU would like to wish you a safe and healthy Winter Season.

CAN'T GET TO THE CREDIT UNION? DON'T FORGET ABOUT CREDIT UNION SERVICE CENTERS

Now that we're part of UsNet Service Centers (Shared Services) you can conduct your LISEFCU business at over 30 locations on Long Island, and over 1300 nationwide. Some of these centers are even open on Saturdays and Sundays. Just look for the "swirl" logo for a center near you, or go to www.universalssharing.com. **Remember, you need a photo ID, your account number (never more than 5 digits, not your ATM or Debit card number), and our name! Long Island State Employees Federal Credit Union.**

CREDIT UNION CLOSURES

Martin Luther King Jr. Monday January 21st
Presidents Day Monday, February 18th

Contact us at: (631) 291-9160- Telephone

(631)-952-6286 -Audio response

(631)-360-3620 - FAX

1-877-LISEFCU-Toll free

**To report lost or stolen debit cards call
1-800-453-4270**

www.lisefcu.org

DO WE HAVE YOUR CORRECT INFORMATION? If you've moved or changed your home or work phone number since you opened your account, chances are we don't have the correct information. If we suspect fraudulent activity on your account, we have no way of contacting you. Remember, **we are NOT a State agency**, so your payroll department will not (and should not) notify us of any changes. Protect your account by making sure we have the correct information on file.

☞ Use the "**PLEASE KEEP US INFORMED**" section on the back of your statement to make any changes, or just to be sure we have your most current phone number. Mail it to us at **LISEFCU, 250 Veterans Hwy, Hauppauge, NY 11788, or fax it to (631)-360-3620**. It's another way of preventing identity theft. Be sure to **SIGN** your request.

DO NOT RESPOND to e-mail scams that ask for your account number, credit or debit card number or personal identification numbers. E-mail messages that ask for this type of information are fraudulent, and should be reported immediately. Long Island State Employees Federal Credit Union will never contact you and ask for this information.

WE WILL NOT SEND INFORMATION CONCERNING YOUR ACCOUNT TO A WORK E-MAIL ADDRESS. ALL E-MAIL CORRESPONDENCE MUST BE FROM A PERSONAL E-MAIL ACCOUNT.

REMEMBER...WE WILL NEVER ASK FOR YOUR ACCOUNT INFORMATION VIA E-MAIL UNLESS YOU CONTACT US FIRST. BEWARE OF ANY E-MAIL MESSAGE ASKING FOR PERSONAL INFORMATION. IF YOU SUSPECT A BOGUS MESSAGE CONTACT US IMMEDIATELY.

YOUR CREDIT UNION OFFICIAL FAMILY

Board of Directors

Margaret Conklin Pres/Chairman,

Robert Hug, Vice Pres.

Richard Causin, Treasurer

Deborah Teigue, Secretary

John Swindells

Thomas F. Oelerich

R. Kent Edwards

Credit Committee

Kent Edwards, Chair

John McGrellis

Don Jayamaha

Richard Causin

Carol Marchesi

Supervisory Committee

John Swindells, Chair

Florence Mansuetta

Vincent McCants

Credit Union Office Staff

Thomas Oelerich, Manager

Linda Doyle, Loan Officer

Kathy Zwirblis Collections

Rose Giacalone, Senior Teller

Vito Fontanetta, Teller

Rosemarie Saladino, 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