

# 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 First Quarter 2008  
March 31, 2008 Vol.11 No. 1

## SPRING HAS SPRUNG !!!

### INDIVIDUAL RETIREMENT ACCOUNTS

Open an IRA today and get your money working for you! It's still not too late to save on your 2007 taxes.

April 15<sup>TH</sup> is the deadline for the 2007 tax period. For more details contact our office or go on line to [www.lisefcu.org](http://www.lisefcu.org)

Tax Year	Standard Limit	Catch-up (Age 50+)	Total Limit for Age 50+
2007	\$4,000	\$1,000	\$5,000
2008	\$5,000	\$1,000	\$6,000

### E-STATEMENTS

Eliminate Clutter with E-Statements!

Sign up today to receive your member statements online instead of on paper.

You'll love the benefits!

E-Statements are safe, secure and FREE!

Your E-Statement will be available online the first day of the month, for the previous month.

View your statements online any time of the day or night.

Download your E-Statement to your computer or print the statement for your records.

Save paper - - we'll store your E-Statements for you. You may view up to 5 years of your E-Statement history on line.

E-Statements save the credit union money which can be used to improve services and rates for our members.

You must sign up for CU On Line, Home Banking which will also give you 24/7 access to your credit union accounts.

### AUTO LOANS



Before you shop the Auto showrooms, let us pre-approve your loan so you'll have the money in hand when you are ready to buy. This will give you more purchasing power. An auto loan from LISEFCU will have you driving away in your new vehicle in no time.

Rates as low as 5.99%

Same low rate for new and used

Zero down payment available

Term range from 12 to 72 months depending on year of vehicle and amount borrowed.

Refinance your existing Auto loan from another financial company to LISEFCU

**GET PRE-APPROVED** It's FREE, and there's no OBLIGATION.

**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](http://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**

Memorial Day Monday May 26<sup>th</sup>

**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.

**E** 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

**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](http://www.lisefcu.org)**

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

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