

April  
2013

LISEFCU MONTHLY NEWS

# Long Island Sounds



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

## Board of Directors

Larry Malsam  
*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.

Great prices on more than 120 makes and models, including:



**\$14,397\***

\*12 Chrysler 200 LX  
30,000 - 36,000 miles  
Features: AM/FM/CD/MP3  
Keyless Entry • Heated Power Mirrors



**\$16,997\***

\*12 Toyota Camry LE 4dr  
20,000 - 35,000 miles  
Features: Keyless Entry  
Tilt/Telescopic Steering Wheel • Stability Control

**And, get rates as low as 3.49% APR!\***

Upon used vehicle purchase from Enterprise Car Sales.

**May 1 – 31, 2013**

Call 631-291-9160 to get pre-approved by Long  
Island State Employees FCU today!

Visit Enterprise Car Sales  
Huntington  
1141 E. Jericho Tpke.  
631 385-1551  
or call 1 866 car sales

Long Island State Employees  
Federal Credit Union

**car sales**  
enterprise

\*Prices valid 5/1/13 – 5/31/13 and do not include tax, title, tags, governmental fees, electronic filing charge, any emissions testing charges, and any finance charges if applicable. Unless otherwise stated separately in the vehicle details, price does not include processing, administrative, closing or similar fees of \$195 or less. Used vehicles were previously part of Enterprise short term rental, lease fleet or purchased by Enterprise from other sources including auto auctions, with previous use possibly short term rental, lease or other. \*APR-Annual Percentage Rate. Rates as low as 3.49% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Long Island State Employees Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid 5/1/13 – 5/31/13. The "e" logo, Enterprise, and "Haggly-free buying. Worry-free ownership." are trademarks of Enterprise Holdings, Inc. All other trademarks are the property of their respective owners. © 2013 Enterprise Car Sales. D96388 GS HALF AD 2/13 DB

Preview our great selection of quality used vehicles at [cuauto deals.com](http://cuauto deals.com)

## LISEFCU RED HOT CAR SALES

New car rates as low as 2.99%\* with terms as long as 72 months. Used car rates as low as 3.49%\* with terms as long as 60 months, **also includes refinancing.**

Reduced rates extended until June 30, 2013.



For more information or to apply for the loan call us at 631-291-9160, or visit our website at: [lisefcu.org](http://lisefcu.org), or stop by our office. NYS office building suite 5A9, and speak to one of our representatives.

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





## Vacation Loan

LISEFCU wants to help you make the most of your summer. Our low rate Vacation Loan may be just the thing to get your summer started.

### Vacation 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.

*Did You Know?*  
**You Can Skip  
A Payment!**

June, July or August 2013



## Did You Know?

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans. Rates range from 8.99% to 14.99%\*

Are you paying high credit card rates? Considering one of the above loans will help you lower your payment and increase your cash flow.

## Sign Up for eStatements

Fast, Easy  
and Free!



*Holiday Closings:*  
Independence Day, July 4th  
Memorial Day, May 27th



For just a \$35 fee per loan you can skip your June, July or August payment. Just complete the form on our website and return it by mail, fax or drop it off in the office. It's that simple!

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

## What are the benefits of eStatements?

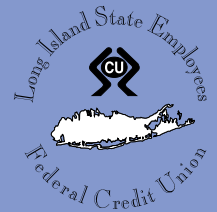
**Fast-** No waiting for mail to arrive. Your eStatement is available the first day of each month.

**Easy-** Access your eStatements directly through your online banking account.

**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.

**Safe-** Paper statements are only as secure as your mailbox. eStatements help reduce identity theft.



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

*Members Helping Members Since 1938*