

February
2011

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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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.

**Spring
it On!** Used Auto
Sales Event



**Receive 1.00% off
current rates!¹**

And, we'll give you Blue Book[®]
Trade-In Value on your vehicle

PLUS \$500!²

OR, Receive A \$500 Visa[®] Gift Card!³

Upon used vehicle purchase from Enterprise Car Sales.

March 1 - April 30, 2011

**Preview
our
quality
used
vehicles
at:**

cuautodeals.com

Call 631 291-9160 to get pre-approved today!

Visit us at Enterprise Car Sales

Huntington 1141 E. Jericho Tpke. 631 385-1551

Long Island State Employees
Federal Credit Union



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.

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



Beacon Membership

For a Limited Time only with a NEW Beacon Membership, LISEFCU will make your OPENING deposit of \$10.00.

- No Fee Checking Account
- No Minimum Deposit Required
- 50 Free Checks

I Love My Credit Union!



- Free Internet Banking
- No Fee Debit Card
- 24/7 Audio Response
- Access to over 30,000 Surcharge Free ATMs at most Credit Unions and all 7-11's nationwide
- Payroll Deductions • E-statements
- Guaranteed Line of Credit (minimum \$300) Complete one application and be eligible for multiple loans and cash advances in the future.

This Month's Questions from Our Members

Q: How do I know what amount of coverage is adequate for my home?

A home should be insured for the cost to rebuild. Market value and rebuilding cost may vary greatly. Mortgage amounts are based on market (appraised) value so there is no correlation between the mortgage balance and the amount of insurance. Being over insured has no benefit to the policyholder. Ask your insurance agent to complete a replacement cost evaluator on your home to be sure it's property covered.



Q: If don't own a home can I still get coverage for my stuff?

Yes. Tenants (renters) insurance will cover your

personal property for loss due to fire, burglary, water damage, etc. These policies also include liability coverage in the event someone was to get injured at your residence and you were found responsible.

Tenants policies are modestly priced and start around \$9/month. Call me for information on coverage and cost.

Q: I have a few items of jewelry that I'm concerned about. Are these covered?

Although your home or tenants policy will offer some coverage for loss of jewelry, there will be limits on these and other items such as silver, fine arts and firearms. Speak with your agent on how to "schedule" these items so that they'll be covered in full.

For more information on coverage or cost of auto, home and other insurance policies, call Douglas Carlen at 631-331-7196 (X 52761).

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 E-Statements and We Will Deposit \$5.00 Into Your Account

It's that Easy!

Shifting members from paper to electronic statements saves money, improves security and helps the environment.

Members Helping Members Since 1938