

March
2012

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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.

Board of Directors

Margaret Conklin
President

Robert Hug
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Larry Malsam
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

Office Staff

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Joyce Miller
Member Services

Vito Fontanetta
Teller

Stephine Pisano
Teller



at the Long Island State Employees FCU!

Back by Popular Demand...

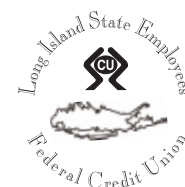
New car rates as low as 2.99%* with terms as long as 72 months
Used car rates as low as 3.49%* with terms as long as 60 months
also includes refinancing.

Reduced rates extended till April 30, 2012.

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



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



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

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

With a Beacon Membership you can really see the best LISEFCU has to offer.

Long Island State Employees Would Like to CU at Home!

Have you signed up for LISEFCU online Bill Payer Service?

Pay your bills online at your convenience, anytime of the day or night.*

Why Not?



You can pay up to five bills a month at NO CHARGE, after that it is 0.35 cents a bill. That is still cheaper than a 0.44 cents stamp and saves YOU time and money on envelopes.

For those of you who want to pay unlimited bills and don't currently have direct deposit with us, we have E-PLUS bill pay for \$4.95 a month.

You can also schedule recurring payments to be made automatically. This gives you total control on when and how you pay your bills. There are more than 2,800 commonly used payees. LIPA, Verizon, AOL, Cablevision, credit cards, financial company to name a few payees.

Online Bill Pay is so easy to use. Just log on to www.lisefcu.org, click the folder "Online Banking", click the folder "Bill Pay" then sign in and you will see the demo button. You will be guided through this great product. If you are not signed up for Online Banking call us today and we will sign you up.

* Bill pay will give you an estimate of the payment delivery date via email.

Online Bill Pay is Simply a Better Way!

Online bill pay makes it easy to control your payments and manage your account.

Schedule single or recurring payments in just a few steps, and you'll never worry about missing a bill or late fees. Track your payment history at a glance and follow all past, present and future scheduled transactions. Receive helpful e-Notifications that let you know when payments are due or a bill has been paid. Use the convenient online bill pay messaging center to keep tabs on account activity or inquire about your online payments.

Save time and money every single month. No stamps to buy and no trips to the post office because payments are made online. Pay all your bills anywhere, anytime. No more checks to write, submit all your payments electronically with safety and security with every transaction.

Protect against check fraud, guard against identity theft, and increase your privacy because only you can access your account information, account numbers and payment history.

Sign up for online bill pay in 3 easy steps:

1. Login to your account on www.lisefcu.org
2. Use the bill payment link to access the enrollment form
3. Complete the enrollment form and you're all set!

Online Bill Pay delivers peace of mind to you.

This Month's Questions from Our Members

Q: What is the best value product that the Credit Union Offers?

A Beacon membership account, it's FREE. No hidden fees.

Q: Is it absolutely free?

Yes! You get free checking, no minimum deposit required, 50 free checks, free on line services, payroll deductions, e-statements, 24/7 audio response and no fee debit card access to over 30,000 surcharge free ATMs at most credit unions and all 7-11's nationwide.



Q: Does this account have overdraft protection?

Yes again! There is a guaranteed Line of Credit (min \$100), complete one application and be eligible for multiple loans and cash advances in the future.

Q: How can I sign up for Beacon Membership?

You can download our Membership Application right from our website at: www.lisefcu.org or stop by and visit us at: 250 Veterans Highway, Hauppauge, New York. We would love to meet you and discuss your credit union account and individual banking needs.

Members Helping Members Since 1938