

November  
2012

LISEFCU MONTHLY NEWS

# Long Island Sounds



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

## Board of Directors

Margaret Conklin  
*President*

Robert Hug  
*Vice President*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Larry Malsam  
*Director*

Michael Maryea  
*Director*

## 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.

***Are you planning a wedding?***

***Are you paying for college?***

***Is there a home improvement you've been putting off?***

***Have you been dreaming of a fabulous vacation or a new car?***

## 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

Joyce Miller  
*Manager*

Linda Doyle  
*Loan Officer*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Sanaz Gorjizadeh  
*Teller*

*Time is Running Out!*

## Tap Into the Equity in Your Home

- Enjoy an interest rate that's fixed for the life of the loan so you always have an attractive rate.
- Choose your loan amount from \$ 30,000 to \$250,000—based on your individual need.
- Choose your term (5 to 15 years) so you can enjoy extra financial flexibility.

**We have lowered our  
HOME EQUITY RATES BY 1.00%\*  
AND There are No Closing Fees \***

\* All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval; applicants may be offered credit at higher rate and other terms. Other conditions may apply. Homeowners insurance required on all loans secured by real property; flood insurance may also be required.

\* Exception Sales Tax

## Buy A New or Used Car OR Refinance Your Current Auto Loan

with the LISEFCU and you will get:

- **Great Low Rates**
- **Affordable Payments**
- **Convenient Payroll Deductions**

**For more info please call Linda at 631-291-9166  
or stop by the Credit Union office on the 5th floor.**

As low as 2.99% new and 3.49% used.  
Rate is determined by credit score.



## Holiday Skip-A-Payment

NOVEMBER 2012 THRU JANUARY 2013

For just a \$30 fee per loan, you can skip your November, December or January payment. Just complete a Skip A Payment form 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 loan due date for the month you choose.

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

If you have any questions, please contact Linda Doyle at 631-291-9166.



*For a Limited Time Only!*

## Holiday Club Opening Deposit Grab Bag



Just open a new holiday Club with at least a \$20.00 payroll deduction and take a chance at our grab bag. You could win an opening deposit between \$5 and \$50 dollars. Al ready have a holiday club? Just increase your payroll deductions by \$10 per pay period and you too could win between \$5 and \$50 in our grab bag.

You must leave the funds on deposit for the entire term of club (till September 2013) and must continue to make regular payroll contributions to be eligible. Early withdrawals will forfeit opening deposit.

*The Holiday Season is here!*

## Could You Use Some Extra Money?

You can apply for a special holiday loan up to \$2,000.00 for 12 months for as low as 8.99%\* This holiday loan is available until January 31, 2013.

\*APR, credit extension and approval based upon the applicants credit history, payment history and ability to repay the credit extended.



## This Month's Questions from Our Members

### Q: How can I save money on my auto insurance?

Check your policy at each renewal to verify that all of the appropriate discounts are being applied. Rates will vary depending on usage and drivers. There are a variety of credits given to young drivers including those for good students. Reduced rates for low mileage are available as well. Liberty Mutual policyholders are eligible for a group discount for LISEFCU members. Be sure to complete the defensive driving course every three years in order to maximize savings.

### Q: How do I know which vehicles will cost more to insure?



Vehicles are rated using "symbols" which is a numerical value assigned to a particular model. Many variables may go into determining a vehicles symbol. Some of those are...the resale value, cost of repair, theft occurrence and safety. Call your agent prior to purchase for the cost to insure a certain vehicle on your policy. Once again...check all the discounts!

### Q: I've heard that it costs more to insure a red car. Is that true?

No. Although there are many factors that go into determining the auto insurance premium... the vehicle color is not one of them.

For additional information get a free review with no obligation of your personal coverage, please call Douglas Carlen at 631-331-7196 (X 52761).

*It is with deep sadness that we inform you of the passing of our beloved friend and colleague Vito Fontanetta on November 22, 2012. He was a dedicated employee of LISEFCU for over 8 years. We remember his wit, intelligence, devotion to family, and generous heart. He was always there when we needed and he will be greatly missed.*

## *Holiday Closings:*

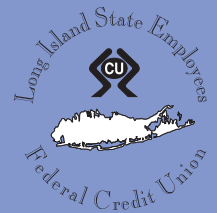
Christmas Eve, December 24 (closes at noon)

Christmas Day, December 25

New Year's Eve, Dec 31 (closes at noon)

New Year's Day, Jan 1

Martin Luther King's Birthday January 21



### 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)