

LONG ISLAND REALTORS®

FEDERAL CREDIT UNION

300 Sunrise Highway West Babylon, NY 11704

(631) 661-4800 ext 371 or 389 Fax# (631)321-6371

WWW.LIRFCU.COM



**Liberate Yourself from
High cost debt with
A low cost Liberty Loan
*Exclusively for
Our Members***

*Pay off those high
interest credit cards.

*Take a vacation.

*Home improvements.



**No Payments
For the First
90 Days!**

(limited time offer)

Not a member? Joining is quick and easy! Visit our website at www.lirfcu.com to download a membership application or contact our offices and we can mail you a complete packet. A minimum savings deposit of \$25.00 and a copy of your drivers license is all that is needed to get you started with your application. (Board membership is required.) Call (631) 661-4800 ext 371 or 389 for further information.

Borrow up to \$5,000.00 with a fixed introductory rate of only 9.25%.

Offer subject to credit approval.

Check out our complete line of low cost loans
High interest earning savings..

**Roll Over Your
Existing
Auto Loan
To A
Lower Rate!
Save Hundreds of
Dollars!**

**New and Used
Car Loans for as
little as 4.50%*
Up to 60 Months.**

**Applying is fast
easy and free!**

(New loans only. Contact our office for information All offers of credit are subject to credit approval. For current rate information visit our website at www.lirfcu.com

*Rates subject to change..

SAVE MONEY— LOW COST CREDIT UNION LOANS

Refinance Your Auto Loan

Transfer your existing Auto loan from other lenders for a lower rate and lower monthly payment.



Bill Consolidation Loans

Pay off your high interest rate bank charge cards.



Vacation or Special Occasion Loans



Home Improvements

*Remodel Your Home - Add Energy Upgrades
RELACE YOUR OLD with NEW - Kitchen - Baths -
Roofing—Siding— Windows— Doors
Extensions - Dormers*

All Credit Union Loans offer

Exclusive

Easy Unique Flexible payment options

FREE CHECKING

Maintain **ONLY \$100.00** in your checking account.

- **No monthly service charge**
- **No per-check charges**
- **Unlimited transactions**



Direct Deposit

- Almost 85 percent of identity theft starts with someone seeing your personal financial information on a paper check, billing statement, or bank account statement. Once electronic payments are set up, the money travels electronically, greatly reducing the number of people who see your personal information.
- Direct Deposit gives you access to your money earlier than check deposits. There is no waiting for checks to clear.
- Direct Deposit is a smart way to help the environment. Each year, checks use more than 674 million gallons of fuel and add 3.6 million tons of CO2 to the environment as they travel through the payment cycle.

Make it easy on yourself! Enroll in Direct Deposit!



ENJOY EXCEPTIONAL BENEFITS WITH YOUR CREDIT UNION CREDIT CARD

VALUE / SAVINGS / CONVENIENCE / SECURITY

APPLYING IS FAST AND EASY.



CALL 1-888-415-6154 OR YOU CAN APPLY ON LINE AT www.myCUCard.com.

If you would like for us to send you a credit card application please contact our office.

Internet Teller

Log onto our website at www.lirfcu.com for **Internet Teller**.

If you are interested in viewing your account on line please download the access agreement from our website, sign and return to Long Island Realtors Federal Credit Union-300 Sunrise Highway, West Babylon, NY 11704. If you would like for us to forward the access agreement to you or have any questions please contact our office.



Your funds are insured up to \$250,000.00 by the National Credit Union Administration a U.S. Government Agency.

Thinking About Refinancing Your Mortgage? Now is the perfect time to move your loan to Long Island Realtors Federal Credit Union!

You could be eligible for a lower interest rate than what you are currently paying on your mortgage. This could save you hundreds on your monthly payment.

Refinancing can be a great resource for extra cash. You can consolidate debt, pay off an existing higher rate loan, fund education expenses. We offer a no point loan together with our low fees. It can be the program you have been looking for.

Contact our office today and Long Island Realtors Federal Credit Union will walk you through the process to find the best home loan to fit your needs.

Its fast and easy and convenient.

(All offers of credit are subject to credit approval. Please contact our office for rates, terms and conditions.)



- **Board of Directors****

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Client Associate—Kimberly Cron



For disclosures and information please visit our website at www.lirfcu.com or contact our office at (631) 661-4800 x 371

HOLIDAY CLOSINGS

January 18, 2010 - Martin Luther King, Jr. Birthday

February 15, 2010 - President's Day

Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

NCUA

National Credit Union Administration, a U.S. Government Agency