

**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

Summer/Fall 2010



THE BETTER ROUTE TO FINANCING..

HOME IMPROVEMENT LOAN ***SUMMER SALE GOING ON NOW!***

GET THAT NEW KITCHEN OR BATH
ENERGY SAVING UPGRADES
ROOF - SIDING - WINDOWS - DOORS
PLUMBING - HEATING -
AIR CONDITIONING

BORROW UP TO \$25,000.00

ONLY 3.75%* Plus Prime
APPROVALS INSTANTLY WITHIN 48HRS

**HAVE UP TO 10 YEARS OF
EASY LOW LOAN REPAYMENTS
PLUS EXCLUSIVE "SKIP" PAYMENT
OPTION AVAILABLE**

APPLY NOW - Call (631)661-4800 ext 371

*APR (over) plus current prime rate as published in the Wall Street Journal; Applicant must be a Member in good standing of the Long Island Realtors Federal Credit Union with a minimum \$100 share savings balance, must have a minimum FICO credit score of 650, home improvement must be for primary residences only, total amount of loan cannot exceed 75% of current average resale market value including all other mortgage liens, lien search and filing charges deducted from loan proceeds at time of loan disbursement, Exclusive 'Skip' payment option available allowing borrower to skip up to two payments without penalty every 10 months, Valid written Contractor or material cost estimates must be provided for intended home improvement work to be performed prior to loan disbursement. Check with your Long Island Realtors Federal Credit Union loan officer for more details.

Financial *focus*



Lower Your Auto Payments.

- Get a Lower Rate
- Save Money With lower Payments.
- Enjoy Our Quick and Easy Process.
- Get Pre-approved so you can negotiate the best deal.





Feel The Freedom of Long Island Realtors Federal Credit Union's Liberty Loan.

ENJOY EXCEPTIONAL BENEFITS WITH YOUR CREDIT UNION CREDIT CARD



Pay off your high rate charge cards and save. Liberty Loan only - 9.25% 3 year term up to \$5,000.00. Your monthly payment only \$159.62

(All offers of credit are subject to credit approval)



VALUE SAVINGS CONVENIENCE SECURITY APPLYING IS FAST AND EASY. CALL 1-888-415-6154 OR YOU CAN APPLY ONLINE AT www.myCUCard.com.



• Board of Directors**

President-Anthony A. Russo, Vice-President-Walter Messina, Treasurer-Louis Gutin, Secretary-Barbara McDonough, Directors: Elizabeth Curran, Barbara Frechter, Marian Fraker-Gutin, Louis Gutin Sid Kwintner, Joseph E. Mottola, Moses Seuram, Paul Wernersbach

Committee Volunteers:

Mel Farkas, Tony Smith

Counsel: Cathleen Nolan

Manager: Luisa Harman

Client Associate—Kimberly Cron

“Ask us about our loan products and services.” Savings Checking Direct Deposit New Auto Loans Used Auto Loans Personal Loans Share Secured Loans Home Loans Vacation Clubs Holiday Clubs American Express Gift and Travelers Checks Credit Cards

SKIP IT!

Loan Payment Option - Exclusively on your LIRFCU loans. You may now skip 2 loan payments on your new loans from LIRFCU. Whether waiting for a commission check, away on vacation or just taking a breather. (Contact our office for details.)

2010 OFFICE CLOSINGS Labor Day - September 6 Columbus Day - October 11 Thanksgiving Day - November 25 Day after Thanksgiving - November 26 Christmas Eve-December 24

