

Locations & Hours

ST. CHARLES HOSPITAL
200 Belle Terre Road
Port Jefferson, NY 11777
Monday, Tuesday,
Thursday, Friday
8:30 a.m. – 3:30 p.m.
Wednesday, Saturday
Closed

MILLER PLACE BRANCH
74 Echo Avenue
Miller Place, NY 11764
Phone: (631) 474-8528
Fax Number: (631) 474-8545
24-7 Drive-up ATM
Monday – Thursday
9:00 a.m. – 3:00 p.m.
Friday
9:00 a.m. – 3:30 p.m.
Saturday
8:30 a.m. – 1:00 p.m.
Drive-Thru
Monday – Thursday
8:00 a.m. – 4:00 p.m.
Friday
8:00 a.m. – 5:00 p.m.
Saturday
8:00 a.m. – 1:00 p.m.

MAILING ADDRESS
Long Island Community
Federal Credit Union
P.O. Box 467
Port Jefferson Station,
NY 11776-0467

PHONE

Direct Line (631) 476-6581
(631) 474-0002
Fax Line (631) 476-3689
Audio Response (631) 474-4025

Visit us at: www.licfcu.org

E-mail us at:

memberservices@licfcu.org

Routing/Transit Number: 221479397

You can use ATMs in all King Kullen
Supermarkets and Alliance One
locations with no additional surcharges.



Board Of Directors

Janet HellerChairperson
Nunzio Passarello 1st Vice President
Patricia WalshTreasurer
Christina Lombardi-Curtin Secretary
George CalcanesBoard Member

Supervisory Committee

Carl E. Hanes, JR Chairman
Robert Nicoletti
Anthony Lopez

Management Team

Kathryn StengerCEO
Judy KeaneAssistant Manager
Corinne Seib..... Branch Manager

CONGRATS TO OUR LAPTOP WINNERS!



As you remember, anyone who enrolled in our Bill Pay program was given an entry to win a laptop computer.

We are happy to announce that Eileen La Manna and Annette Dale each won a laptop computer! As you can see, they're all smiles picking up their computers!

Congratulations
Eileen and Annette.
Enjoy your new laptops!



It's Time Once Again For Our Annual Meeting!

We invite our members, staff, volunteers, and Board of Directors to attend our Annual Meeting. It is the perfect opportunity for everyone to meet each other and for our members to learn more about their credit union.

DATE: Wednesday, February 17, 2010

TIME: 5:30 pm

PLACE: Board Room 2, second floor at St. Charles Hospital

Be sure to attend!

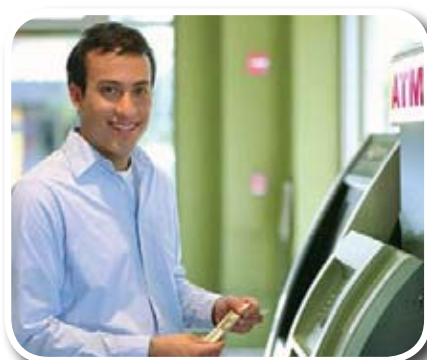
NCUA Insurance Increase Extended

NCUA insures your deposit accounts at Long Island Community FCU up to \$250,000 now through December 31, 2013. The full faith and credit of the US Government are behind your accounts.

Not one penny of insured savings (deposits) has ever been lost by a member of a federally insured credit union.

Credit unions continue to be safe places to invest money, especially in these difficult economic times.

If you have any questions, please don't hesitate to contact us.



99¢ ATM Free For LICFCU Members!

St. Charles Hospital and J.T. Mather Hospital offer 99¢ ATMs. Long Island Community FCU members can use these machines free of charge. In addition, we have an ATM at our Miller Place Branch. It's just another free convenient service we provide our members.

Mission Statement

Long Island Community Federal Credit Union is a financial cooperative that strives to provide our MEMBER-OWNERS with competitive and professional financial services in a friendly, courteous atmosphere, conveniently accessible for each MEMBER.

Holiday Closings

New Year's Day
Friday, January 1, 2010
Saturday, January 2, 2010
Martin Luther King, Jr. Day
Monday, January 18, 2010
Presidents' Day
Monday, February 15, 2010

*"Skillful pilots gain their reputation from storms and tempests."
~ Greek philosopher Epicurus*

Dear LICFCU Members,

Few will deny that 2009 has been a year of financial stress and uncertainty...for our nation, for our communities, for our families, for individuals. Looming economic adversity has driven statistics on unemployment, delinquency, bankruptcy, and foreclosure to record heights. From personal hardship to the collapse of large financial institutions, there is no question that our country has endured an economic pounding; and, most certainly, Long Island Community Federal Credit Union has not been spared a share of that ordeal. With further insult from escalating share insurance premiums and historically low interest rates, our bottom line has suffered along with our neighbors and our nation.

There is, however, good news. We are pleased to affirm and assure that through it all our modest LICFCU organization has remained steadfast and resilient...bruised but still standing amid the fallen giants. Bolstered by insightful skilled management and staff, committed and focused Board leadership, dedicated and cooperative members, LICFCU has been able to "roll with the punches," carrying on our signature personalized service, while adding new and alternate benefits.

Among the fresh new advances in 2009 was the addition of our ATM machines at St.Charles and J.T. Mather hospitals. This sorely needed convenience offers free transactions for LICFCU members and only a .99 cent surcharge for non-members. The new devices join the drive-up ATM located at our Miller Place branch, in providing banking accessibility where and when it's needed.

As we enter the new year, we hope to work hand-in-hand with those who have been adversely affected by the recent fiscal crisis. Our goal is to help them back to solid ground, promoting the Credit Union standard of "People helping People".

Overall, the past year has been a challenging one for LICFCU, testing the fortitude and resilience of our small organization. Fortunately we came through the arduous year intact and we now look forward with hope and courage to a fresh start in 2010. Our ultimate goal for 2010 is to be your "go-to" financial organization in good times as well as through hardship. We want you to know that we do have solutions for you and that we are only a phone call away.

Our wishes for a Happy and Healthy New Year!

Janet Heller
Chairman

Kathryn Stenger
CEO

Community Corner

Account Offerings

At the Fall Festival at Miller Place High School, we offered youth accounts! In addition, we offered accounts to employees of North Shore Hematology and Oncology.



Halloween At Heritage Trust Park

We had a great time celebrating Halloween at Heritage Trust Park where we sponsored the photo booth.

Holiday Ceremonies

We hope you were able to attend these festive ceremonies and get in the holiday spirit.

- * Port Jefferson Chamber of Commerce parade and Christmas tree lighting
- * Port Jefferson Station Chamber of Commerce Train Car Tree Lighting
- * Annual lighting of the Menorah at the Port Jeff Train
- * CDM Chamber of Commerce 1st Annual Tree Lighting

Community Involvement

LICFCU is part of the CDM Chamber of Commerce and Port Jefferson Chamber of Commerce.

Also, we are a member of the Riverhead School District's Business Advisory Board. Junior and senior students met with professionals to discuss career paths during the Mentor Breakfast.

Year End
CLEARANCE
Used Auto Sales Event



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Trade-In Value. Plus
\$1000!

**We'll give you Blue Book®
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PLUS \$1000!**

December 26, 2009 - January 31, 2010

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*After appraising your vehicle's condition and verifying its mileage, Enterprise will determine the Blue Book® Trade-In Value. Accurately appraising the condition of the vehicle is an important aspect of determining the Blue Book Trade-In Value. If a Blue Book Trade-In value is not available, Enterprise will determine a fair and competitive trade-in value for customer's vehicle. Additional \$1000 is not available on a vehicle if a Blue Book Trade-In Value is not available or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle loan pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Offer valid only when an Enterprise Car Sales vehicle is purchased. Not to be combined with any other offer. Offer valid 12/25/09 - 1/31/10.
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For more information, call or stop by.



★★ Thank You Members! ★★

We appreciate the loyalty of our many members through a difficult year.

Our little way of saying "Thank You" to our members in 2009 included:

- ★ Raffle drawings and promotional awards
- ★ 120 tickets to see LI Ducks baseball games
- ★ Three LICFCU scholarships for student members
- ★ Two laptop computers went to lucky raffle winners signed up in our convenient online Bill Pay service
- ★ A GPS mobile navigation system awarded in our "New Loan Raffle"
- ★ Ten \$10 gift certificates to Irish Times restaurant
- ★ Ten \$5 gift certificates to Ralph's Italian Ices
- ★ Free AMEX Gift Cards in December