



Winter Edition 2012

## Locations & Hours

### ST. CHARLES HOSPITAL

Port Jefferson, NY 11777

Monday, Tuesday, Thursday, Friday  
8:30 a.m. – 3:30 p.m.  
Wednesday, Saturday - Closed

Direct Line (631) 476-6581  
(631) 474-0002

Fax Line (631) 476-3689

Audio Response (631) 474-4025

### MILLER PLACE BRANCH

74 Echo Ave. • 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

P.O. Box 467

Port Jefferson Station,  
NY 11776-0467

Visit us at: [www.licfcu.org](http://www.licfcu.org)

E-mail us at:

[memberservices@licfcu.org](mailto:memberservices@licfcu.org)

Routing/Transit Number: 221479397

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



We do business in accordance  
with the Federal Fair Housing  
Law and Equal Credit Opportunity Act



## Board of Directors

Janet Heller ..... Chairperson  
Nunzio Passarello ..... 1<sup>st</sup> Vice President  
Patricia Walsh ..... Treasurer  
Christina Lombardi-Curtin ..... Secretary  
Tena Philp ..... Board Member

## Supervisory Committee

Carl E. Hanes, JR Chairman  
Constance Hanes  
Robert Nicoletti  
Anthony Lopez

### Management Team

Kathryn Stenger ..... CEO  
Judy Keane ..... Assistant Manager  
Corinne Seib ..... Branch Manager  
Doris Kilroy ..... Loan Officer

## A Meeting With A Difference Annual Meeting

When was the last time you attended our annual meeting? If your answer is “never” or “I cannot remember,” read on.

LICFCU invites every member to attend **our - your**-annual meeting. Why? For nearly a century, the Credit Union annual meeting has been an essential part of the Credit Union movement’s democratic structure. Indeed, you would have to be a stock holder or large commercial customer to attend such a meeting at a bank or other type of financial institution.

Our annual meeting is democracy in action. It is an occasion for management and elected officials to report to you, our owners. And, it is an opportunity for you to raise concerns and questions.

Here, you will learn more about the Credit Union’s financial position, products and services, current business issues, and future goals. You will be able to meet face-to-face the people, professionals and volunteers, who run your credit union.

How is the credit union different from other financial institutions? Is the credit union launching new products or services? Is the organization facing special challenges? Find out at the annual meeting. There is no better time to evaluate the financial condition of your credit union and to learn more about how you and fellow members save and borrow together.

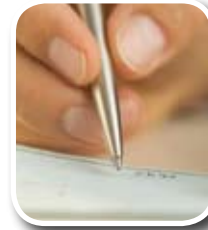
When members actively participate and share ideas, the entire credit union benefits. Without member input, credit union leaders could only guess what owners like you want from their financial institution.

And when you attend the annual meeting, chances are you will leave with a better understanding of its purpose and goals, and be better prepared to face today’s many financial challenges.

The annual meeting of the members of LICFCU will be held on Tuesday, February 28, 2012 at 5:30 p.m. in Board Room 2 on the second floor of St. Charles Hospital. We look forward to seeing you!

## 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.



## FREE Checking Accounts

Long Island Community FCU’s Free Checking Accounts offer no monthly maintenance fee, no minimum balance fee, no per check fees, and more.

Open a free checking account today!

## Before Signing On The Dotted Line, Come See Us!

LICFCU offers:

★ Used Car Rates as low as **2.49% APR\*** up to 60 months

★ New Car Rates **1.99% APR\*** up to 72 months

Apply in person, over the phone or online at [www.licfcu.org](http://www.licfcu.org) today!

\*APR=Annual Percentage Rate. Rate subject to change at any time. Rate based upon credit worthiness of individual applicant.

## Direct Deposit And Your Tax Refund: What A Pair!

Your federal income tax refund can be deposited directly into your Long Island Community FCU account. This process is:

**Easy:** Just provide your savings account number or your 14 digit checking account number and our routing number (221479397) on your tax return. And, check the savings or checking account box on your tax return.

**Convenient:** You don’t have to drive to the credit union to make a deposit.

**Safe:** Your check won’t get lost or stolen in the mail.

**Quick:** Tax refunds that are directly deposited arrive up to three weeks before checks in the mail.

Your refund must be deposited into a joint account if your tax return is a joint return.

If you have any questions, give us a call at 631-474-8528, ext. 110.



## Holiday Closings

**New Year’s Day** ..... Monday, January 2, 2012

**Martin Luther King Jr. Day** ..... Monday, January 16, 2012

**Presidents’ Day** ..... Monday, February 20, 2012

## ★★★ Military Corner ★★★

### Rebecca Whimple

Whimple joined the United States Army in her senior year at Miller Place High School.

She went active in July of 2010, reporting to US Army Basic Training in Fort Jackson, SC. In September of 2010 she attended Advanced Individual Training in Fort Lee, VA. In November of 2010, she was assigned to the 14th Combat Support Hospital Unit at Fort Benning in Georgia, specializing in supply.



Whimple's current rank is Private First Class E-3. She was awarded the Rifle Marksman Medal and a Medal Pin for photography. She is the official photographer of her unit and was awarded Soldier of the Month in July.

In addition, she volunteered for training in the US Army Elite Ceremonial Unit and now plays the bugle at US Army military funerals on select weekends in full dress uniform.

Source: millerplace-rockypoint.patch.com

### LICFCU Hero Is Honored

This year, as all of America observed Veteran's Day and acknowledged our heroic and selfless military personnel, past and present, LICFCU was especially proud of an honor bestowed upon one of our own, Board Vice President Nunzio Passerello. On Sunday September 18 at a My Country 96.1 FM "Vets Rock" concert at Brookhaven Amphitheater in Selden, attended by 6,000 people, Nunzio was honored for his selfless work in helping our local veterans. Nominated by Centereach Chiropractor Dr. Joseph Papalia, Nunzio was presented an award by Brookhaven Town officials for his service to community, country and fellow vets.

Nunzio, a wounded veteran of the Vietnam War, served there with the Army from 1967-68. On the home front, he and his wife Josephine raised their three children here in Centereach. His dedication to serving others has continued through the past 35 years as member and Chief of the Centereach Fire Department. He is also an officer of VFW Post 4927 and has faithfully served on the Board of our credit union for over 15 years.

Nunzio Passerello has given a lifetime of service to others, from military duty to community volunteer commitment and dedicated leadership in our organization. A lifelong "giver" Nunzio feels that service to others is simply "the right thing to do" ... a philosophy that sustained him in battle, and that he lives by still today. "When everyone else was running away... that's when we moved in," he recalls. Today, with a helping hand and open heart, his commitment to service continues and he encourages others to "come on down and help your community and country, any way you can". As always, he adds, "... and God Bless our troops."

### IRAS: Start Saving Today!



Long Island Community FCU offers three Individual Retirement Accounts. One is sure to meet your needs.

With Traditional IRAs, you pay taxes when you withdraw your money. You can begin withdrawing when you turn 59½ years old. You must start withdrawing funds once you reach 70.

In Roth IRAs, money grows tax-free and you're not limited by an age. You can withdraw the money when you need it as long as the account

has been opened for five years and you are either older than 59½, disabled or a first time home buyer.

In a Coverdell Education Savings Account, earnings grow tax-free and you pay no taxes or penalties on the money withdrawn to pay for qualified higher education expenses before the child reaches age 30.

## Community Corner

### Sponsored Events

Long Island Community FCU sponsors the Mt. Sinai Heritage Trust Park.

### Educating Our Youth

Comsewogue Youth Club and Comsewogue Mock Interview Day

### Upcoming Events Sponsored By LICFCU

Comsewogue Youth Club's Ladies Night Out on Friday March 2, 2012 at Holiday Inn in Stony brook.

Get Rates As Low As **2.49% APR**

Upon purchase of a used vehicle from Enterprise Car Sales.

Now through January 31, 2012

Call 631-476-6581 to get pre-approved by Long Island Community FCU!

Visit us at Enterprise Car Sales or call 1 800 227-7253 for the location nearest you. Huntington ..... 1141 E. Jericho Tpke. .... 631 385-1551



\*APR=Annual Percentage Rate. Rates as low as 2.49% APR for 60 months. 100% Financing available including Tax, Title and License. Financing for qualified Long Island Community Federal Credit Union members. Not all buyers will qualify. Actual rate may vary based on credit worthiness. Offer valid only on Enterprise Car Sales vehicles. Offer valid now through 1/31/12. All rates quoted include a 1% reduction for members who pay their loans by automatic transfer from a share or share draft account. If auto-deduction is not selected and/or maintained, the loan rate increases by 1%. All extensions of credit are subject to credit approval. Rates shown are the lowest rates offered for the products advertised. Applicants, who are not approved at these rates or terms, may be offered credit at a higher rate and / or with different terms. All terms are subject to change without notice. For all variable rate loans, the APR may be increased after consummation.

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Preview our great selection of quality used vehicles at [cautodeals.com](http://cautodeals.com)

### Loyalty Rewards Corner Longest Account Holders:

Francis Barrett #1007 - Member since 6/14/73

Elizabeth Helf #1017 - Member since 6/21/73

Francis and Elizabeth will be presented with \$25.00 American Express gift checks. We thank them for their allegiance to Long Island Community FCU.