

## 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  
8:30 a.m. – 3:30 p.m.  
Friday  
8:30 a.m. – 5:00 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  
Fax Line (631) 476-3689  
Audio Response (631) 474-4025

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.



## Board of Directors

Janet Heller .....Chairperson  
Nunzio Passarello .....1st Vice President  
Pat Walsh .....Treasurer  
Christina Lombardi-Curtin .... Secretary  
George Calcanes .....Board Member

## 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 American Express Gift Checks Or Cards



Account holders with direct deposit or checking accounts can purchase American Express Gift Checks or Cards at no charge for the month of December only. Stop in for this great holiday gift option that everyone is sure to love!

*Limit per account will apply.*

## Make This A Great Holiday With Our Holiday Loans

The holiday season is almost here. Do you have enough money for all of the parties you will attend, gifts to buy and that planned winter getaway? Whatever your holiday plans include, turn to Long Island Community FCU's Holiday Loan for the funds to pay for it all.

- \* BORROW \$5,000 - \$10,000\*
- \* RATES AS LOW AS 6.99% APR\*\*
- \* 12-MONTH TERM

These loans are available for a limited time; so do not wait! Stop by or give us a call for more information and to apply today!

*\*For qualified applicants.*

*\*\*APR=Annual Percentage Rate. Rate subject to change at any time. Rate based on creditworthiness of individual applicant.*



## Congratulations To Our GPS Winner!



Congratulations are in order for our member, Victoria Firemark. She is the lucky winner of the GPS Navigation System. Victoria is all smiles as she and Doris Kilroy pose for the camera.

## Testimonial From Member

Banking with Long Island Community Federal Credit Union has always been a pleasure for me. I have been a devoted member of LICFCU since 1982 and have always found the staff to be pleasant, knowledgeable and efficient.

I have utilized many of the services that LICFCU has to offer including student, personal and automobile loans as well as the holiday club. The savings and checking account package has made my finances easy to manage and has provided me with an opportunity to save money. I love my credit union!

Cindy Storetveit, NP  
St. Charles Hospital  
PM & R Department

## Bill Pay Winners!

Congratulations to Eileen LaManna and Annette Dale. They each won a laptop.

## Holiday Closings

**Columbus Day:** Monday, October 12, 2009

**Veteran's Day:** Wednesday, November 11, 2009

**Thanksgiving:** Thursday, November 26, 2009

**Christmas Eve:** Thursday, December 24, 2009 – Closing at 1:00 p.m.

**Christmas:** Friday, December 25, 2009 and Saturday, December 26, 2009

**New Year's Eve:** Thursday, December 31, 2009 – Closing at 1:00 p.m.

**New Year's:** Friday, January 1, 2010 and Saturday, January 2, 2010

# ANNUAL PRIVACY NOTICE AND DISCLOSURE

Long Island Community Federal Credit Union, your member owned financial institution, is committed to providing you with competitive products and services to meet your financial needs and help you reach your goals. We are equally committed to protecting the privacy of our members. Under federal law, we are required to give you this privacy notice. It describes our credit union's privacy policy and practices concerning the personal information we collect and disclose about our members. It also includes information about parties who receive personal and sometimes nonpublic information from us as we conduct the business of the credit union.

## INFORMATION WE COLLECT ABOUT YOU

- We collect nonpublic personal information about you from the following sources:
- Information we receive from you on applications and other forms
- Information about your transaction with us
- Information we receive from consumer reporting agency
- Information obtained when verifying the information you provide on an application and other forms; this may be obtained from your current or past employers, or from other institutions where you conduct financial transactions

We may disclose all of the information we collect, as described above, as permitted by law.

## PARTIES WHO RECEIVE INFORMATION FROM US

We may disclose nonpublic personal information about you to the following types of third parties:

- Financial Service Providers, such as insurance companies
- Non Financial Companies, such as consumer reporting agencies, data processors, check/share draft printers, financial statement publishers, plastic card processors, direct marketers and government agencies.

## DISCLOSURE OF INFORMATION TO PARTIES THAT PROVIDE SERVICES TO US

In order for us to conduct the business of the credit union, we may disclose all of the information we collect, as described above, to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements so that we may provide members competitive products and services.

We may also disclose nonpublic personal information about you under circumstances as permitted or required by law. These disclosures typically include information to process transactions on your behalf, conduct the operations of our credit union, and follow instructions as you authorize, or protect the security of our financial records.

To protect our member's privacy, we only work with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to see the information we provide to other third parties.

## DISCLOSURE OF INFORMATION ABOUT FORMER MEMBERS

If you terminate your membership with Long Island Community Federal Credit Union, we will not share information we have collected on you, except as may be permitted or required by law.

## HOW WE PROTECT YOUR INFORMATION

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products and services to you. We maintain physical, electronic, or procedural safeguards that comply with federal regulations to guard your nonpublic personal information.

## WHAT MEMBERS CAN DO TO HELP

Long Island Community Federal Credit Union is committed to protecting the privacy of its members. Members can help by following these simple guidelines:

- Protect your account numbers, plastic card numbers, PINS (personal identification numbers) or passwords. Never keep your PIN with your card, which can provide free access to your accounts if your card is lost or stolen.
- Use caution when disclosing your account numbers, social security numbers, and etc. to other persons. If someone calls you explaining the call is on behalf of the credit union and asks for your account number, you should beware. Official credit union staff will have access to your information and will not need to ask for it.
- Keep information with us current. If your address or phone number changes, please let us know. It is important that we have current information on how to reach you.

If we detect potentially fraudulent or unauthorized activity or use of an account, we will attempt to contact you immediately.

- Let us know if you have questions. Please do not hesitate to call us - we are here to serve you!

If after reading this notice you have questions, please contact us at (631) 476-6581 or write to:

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

## Congratulations To Our Annual Scholarship Award Winners!

Congratulations are in order for:  
Nikki Denimark of Farmingville  
Sarah Hill of Port Jefferson  
Christopher O'Connell of Shoreham

## Ducks Winners!

30 lucky members of Long Island Community FCU won tickets to The Long Island Ducks games! Congratulations to everyone! We hope you had a great time at Citibank Park.



## HOLIDAY SKIP-A-PAY PROGRAM

To help with holiday expenses, we offer the Holiday Skip-A-Pay Program. Borrowing members who are in good standing\* have the option to skip a payment during one of the following months: October, November or December. Overdraft protection, Used Auto Loans, Home Equity Loans/Lines of Credit are not eligible for this program.

The interest on the loan will continue to accrue, and all other terms and provisions will remain unchanged. You will simply make your deferred payment plus additional accrued interest at the end of your loan. There is a \$30.00 processing fee per loan to join the program. Stop by the Credit Union to be enrolled in this program or visit our website at [www.licfcu.org](http://www.licfcu.org).

\*No delinquent payments on loan history.

Fill Out This Form and return it to Long Island Community Federal Credit Union at P.O. Box 467, Port Jefferson Station, NY 11776 or Fax it to (631) 476-3689. If your loan is paid through Payroll Deduction or Direct Deposit, your payment will remain in your share, share draft or loan savings account and may be withdrawn. This agreement must be signed and received by December 15, 2009.

### LOAN CHANGE AGREEMENT - SKIP-A-PAY

Member Name: \_\_\_\_\_ Account Number: \_\_\_\_\_ Joint Owner: \_\_\_\_\_

Initial Here	Loan Number #	Payment Amount	Month Chosen	Official Use Only

Please deduct the \$30 per loan program fee from my:  Share (Savings)  Share Draft (Checking)

Enclosed is my check/draft for my \$30 per loan program fee.

It is mutually agreed that the October, November or December payment (choose one) identified above on the loan number(s) listed with my initials will be deferred and extended to the end of the original term of this loan. All other terms and provisions of the loan are unchanged and remain in effect.

Borrowers Signature \_\_\_\_\_ Joint Borrower Signature \_\_\_\_\_

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