

April  
2015

LISEFCU MONTHLY NEWS

# Long Island Sounds



*Serving Long Island  
State Employees and  
Their Families since 1938*

## Board of Directors

Larry Malsam  
*President*

Robert Hug  
*Vice President*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

Ian Francis  
*Director*

## Credit Committee

Kent Edwards  
*Chair*

Don Jayamaha  
Carol Marchesi

Janet Mahoney

Michael Maryea

## Supervisory Committee

Karen Taylor  
*Chair*

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

Priscilla Ortiz

## Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Benjamin Nicastro  
*Teller*

Shakila Rahman  
*Teller*

## MISSION STATEMENT

The mission of the Long Island State Employees Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union.

## Go ahead, put all your eggs in one basket! Look through our Eggciting services!

Did you know we have most of the services banks have with lower fees?



**Save on bank fees with us!**



## Loan Products

LISEFCU has created a variety of loan products that are both affordable with very competitive rates, and have flexible terms and payment requirements to make them the perfect choice for every member.

- Auto Loan (New and used)
- Personal Loan
- Line of credit
- Overdraft
- Share secured
- Home equity (fixed and line of credit)

## Other Services

- Regular savings
- Free Checking account
- Direct deposit/Payroll deduction
- Free shared branching
- Debit/ATM cards
- E-statement
- CU @ home bill-payment
- Holiday and vacation clubs
- Money market
- Certificate of deposit

**For more information about all our services, check our website: [www.lisefcu.org](http://www.lisefcu.org)  
Or give us a call on 631-291-9160**

*We are exclusive for NY State  
employees and their families*

## What is a Credit Union?

A Credit Union is a cooperative financial institutions owned and operated for the benefit of our members. Credit Unions serve groups of people who share something in common, in our case we are all employees of New York State or family members. Credit Unions are not-for-profit, and exist to provide a safe, secure and convenient place for members to save money and to get loans at reasonable rates.



## What makes a Credit Union different?

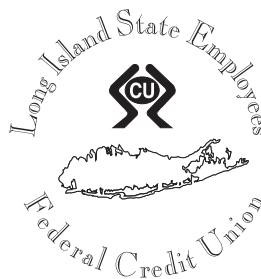
It's about people,  
~~not profits~~

Like other financial institutions, Credit Unions accept deposits and make loans. But unlike other financial institutions, Credit Unions aren't in business to make a profit for a small group of stockholders. Since Credit Unions are owned by their members, they pass along these profits in the form of higher saving rates, lower loan rates, and lower fees.

## Why is LISEFCU the right place for you?

LISEFCU has been in existence since 1938 (that's over 75 years!). We started out as the New York Highway Engineers Federal Credit Union and in the early sixties expanded our field of membership to include all New York State Employees who live and work on Long Island. Once you become a member, your immediate family is also eligible for membership.

The mission of the LISEFCU is to provide a wide range of quality financial services to our members, while maintaining the safety and soundness of the Credit Union. Just what we've been doing for more than 75 years. Since we are only in business to serve the needs of our members, we have taken the time just to understand what they need. We listen to their comments and make sure we have the right products and services.

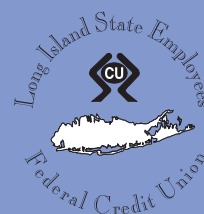


### Internet Security Tip of the Month:

Check to make sure a site is legitimate and secure before you make a purchase.

### Mobile Banking Security Tip:

Do not use your mobile device to store sensitive personal information or bank account numbers.



### Long Island State Employees FCU

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Hauppauge, NY 11788

TOLL FREE:  
1 877 LISEFCU

Telephone: (631) 291-9160

Fax: (631) 360-3620

Audio Response: (631) 952-6286

To report lost or stolen  
debit cards: 1 800-453-4270

