

January
2014

LISEFCU MONTHLY NEWS

Long Island Sounds



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

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.

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 Gorjizadeh
*Loan Officer/
Marketing Director*

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Exciting News!

LISEFCU Members,

Long Island State Employees Federal Credit Union is moving forward to better serve you. In this day and age we know how important it is to have quick access to your money, so coming sometime next year our new Debit and ATM cards will be "real-time." This means that transactions made with your card will immediately be reflected in your account balance. There will no longer be a need to wait for us to manually update your account balance.

As part of this transition, we will switch our Debit cards from Visa to Master Card. In a few months you will receive a new Debit card in the mail. You will have the same benefits and convenience with the Debit Master Card since it is accepted at the same locations as Visa. Additionally, you will have the ability to change your Personal Identification Number (PIN) to one of your choosing.

Look for website notifications and letters for information on the card re-issue and the scheduled "live" date for this new program. Ask about our Courtesy Pay Opt-In program for added convenience. We are excited to bring you this new feature and we look forward to serving you in the New Year.

Joyce Miller
Manager



*Start the New Year with
a New Financial Plan!*

Why Pay High Rates on Credit Cards?

Consolidate all your holiday bills
into **ONE** loan with your
favorite Credit Union!

Restructure your debt
60 month term \$20,000 max

Apply today for a debt consolidation loan.
For more information or to apply for the loan call us at
631-291-9160 or stop by our office, NY SOB Suite 5A9,
and speak with one of our representatives.



Holiday Skip-A-Payment

NOVEMBER 2013 THRU JANUARY 2014

For just a \$35 fee per loan, you can skip your November, December or January payment. Just complete a Skip A Payment form and return it by mail, fax or drop it off in the office. It's that simple!

To ensure proper processing, make sure we receive the form before your loan due date for the month you choose.

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

If you have any questions, please contact Sanaz Gorjizadeh at 631-291-9166.



Long Island State Employees Would Like to CU at Home!

Have you signed up for LISEFCU online Bill Payer Service?

Why Not?

**Pay your bills online
at your convenience,
anytime of the day
or night.***

You can pay up to five bills a month at NO CHARGE, after that it is 0.35 cents a bill. That is still cheaper than a 0.46 cent stamp and saves YOU time and money on envelopes.

For those of you who want to pay unlimited bills and don't currently have direct deposit with us, we have E-PLUS bill pay for \$4.95 a month.

You can also schedule recurring payments to be made automatically. This gives you total control on when and how you pay your bills.

There are more than 2,800 commonly used payees, including: LIPA, Verizon, AOL, Cablevision, credit cards, and financial companies to name a few.

Online Bill Pay is so easy to use. Just log on to www.lisefcu.org, click the folder Online Banking, and click the folder Bill pay then sign in and you will see the Demo button. You will be guided through this great product. If you are not signed up for Online Banking call us today and we will sign you up.

* Bill pay will give you an estimate of the payment delivery date via email.



The LISEFCU Holiday Open House was a success!

Thank you everyone for attending and hope to see you all soon!

Direct Deposit

Get Direct Deposit via ACH and your payroll goes straight into your account electronically.

It's convenient

No more waiting for checks to clear and no more special trips to the branch to deposit your check- a nice feature if you are busy, ill, away from home, or located far from a branch.

It's reliable

You no longer need to wait for your check to arrive in the mail. Your money is automatically deposited into your account on time, every time.

It's easy to set up

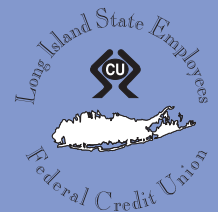
It's deposited into your account automatically and is available to you on the day of deposit.

LISEFCU ABA/Routing Number
221492002

*Holiday
Closings:*

Martin Luther King's
Birthday January 20

President's Day
February 17



Long Island State Employees FCU

250 Veterans Highway
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

www.lisefcu.org