

February  
2017

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

James Fonda

Florence Mansuetta

Joseph Zacharia

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Aida Alvarado  
*Teller*

Rosemary Serviss  
*Teller*

**For a limited time only**

**Refinance your Car Loan with us and Save!!!**

**Save On Monthly Payments**

And

**Pay Less Interest**



*See what you can save:*

#### Original Loan

Loan amount \$20,000

Term: 5 years

Interest rate: 5%

**Monthly payment: \$ 377.41**

Amount paid in interest: **\$2,644.08**

#### Refinance

Loan amount \$20,000

Term: 6 years

Interest rate: 2.99%

**Monthly payment: \$303.78**

Amount paid in interest: **\$1,871.83**

\*The original loan to be refinanced must be from another financial institution and the car cannot be older than 3 years

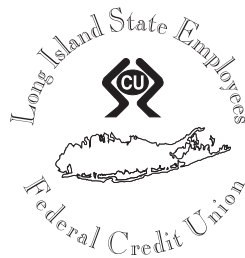
# LOVE YOUR CREDIT UNION



**Credit Unions Are Different**  
**At credit unions, people are worth more than money.**

## OUR STORY

The **Long Island State Employees Federal Credit Union** has been in existence since 1938. 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. "Once a member always a member."



**Do you know what the difference between banks and Credit Unions is?**

**It's simple. At credit unions, people are worth more than money.**

**That comes out in so many ways:**

- Credit Unions exist only to serve their members, not to make profits.
- Credit Unions treat their members right, with personal service and fewer fees.
- Members own their Credit Unions. You're not a nameless customer...you're an owner.
- The money you put in your Credit Union stays local.
- Credit Unions are simply "people helping people".

*No wonder members trust their Credit Unions.*

**Your Credit Union looks out for you. It's always been that way...and always will be.**

*Members Helping Members Since 1938*

**It is important to appreciate and celebrate those you love!** Stop by your favorite Credit Union and open an account for your loved ones!

**Happy Valentine's Day!**

*Holiday Closing:*

President's Day, February 20

**Winter weather advisory:**



Now that winter is here, please check our website regularly for any early closing before you make the trip to the credit union.



**Long Island State Employees FCU**

250 Veterans Highway  
Hauppauge, NY 11788

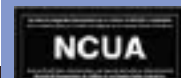
TOLL FREE:  
1 877 LISEFCU

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](http://www.lisefcu.org)