

July  
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 Liana Marashi  
*Loan Officer/  
Marketing Director*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Amelia Kelly  
*Teller*



## Apply for a Debit Card Today!

There is good news for members who have applied for DEBIT cards in the past but were turned down. Now you can reapply and you will not automatically be turned down solely on the basis of your credit history

*The Mastercard debit card: a better way to pay*

*Once you experience the advantages of Mastercard debit card, it's hard to use anything else. What makes our Mastercard debit card a better way to pay?*

### It's easier

Each time you use your Mastercard debit card, your payment is automatically deducted from your checking account. So you get the convenience of a credit card without the interest charges.

### It's safer

If you lose cash, it's gone forever. If you lose your Mastercard debit card, a quick call to your credit union will get you a new one.

### It's documented

Unlike cash transactions, your Mastercard debit card purchases are listed each month on your account statement—complete with the merchant names and locations. With this information at your fingertips, you can track your spending and manage your finances more effectively.

### It's flexible

Your Mastercard debit card is accepted at millions of locations worldwide, from the grocery store to the web. You can also get cash back when you need it—without a trip to the ATM.

### It's backed by us

When your card provider is someone you trust, it adds security and confidence to every purchase you make. With our Mastercard debit card, you'll get the convenience you need from the credit union you depend on.

**Are you ready for a better way to pay? Stop by the credit union or contact us:  
631-291-9160 for a Mastercard debit card application.**

# Car Loan Rates are as HOT as this Season!



**Lowest Car Loan Rates of the Year!!!**

**New Car as low as 1.99%\***  
**Used Car as low as 2.49%\***

*Get Pre-Approved Today!*

- Terms up to 72 months on new vehicles (includes late model prior year)
- Terms up to 60 months on used vehicles up to 6 years old
- Financing up to 100% NADA Retail Value on used vehicles
- Payroll deduction and automatic share transfer repayment available
- Optional credit disability and life insurance is available.
- No prepayment penalty



## Refinancing Options: As low as 2.49%\*

\* APR, credit extension and approval based upon the applicants credit history, payment history and ability to repay the credit extended

*Love your car but  
not the PAYMENT?  
Refinance with us  
and SAVE.*



## Skip a Loan Payment \*

**June, July, August**

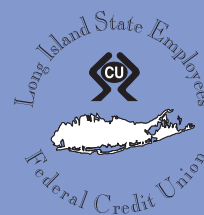
Pick up your form today and take a vacation from your loan this summer!

For just a \$35 fee per loan you can skip your June, July or August payment!

Just pick up your form from the Credit Union, complete and return it by mail, fax or drop it off in the office.

\* suffixes 30, 31, 32 and home equity loans are not eligible for this program

*Holiday Closing:*  
Independence Day, July 4th



### 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)

*Members Helping Members Since 1938*