

July
2016

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

Tristan Szakacs
Member Service Representative

We believe learning about money should start from an early age.

That's why we have youth savings accounts exclusive to children 7 to 17.

July 4th through September 7th 2016
3.00*% APR on the first \$1,000



- Youth account is exclusive for children between the ages 7-17. At the time child turns 18, this account matures.
- The child has to be present at the time of opening the account. The child is the first name on the account and an adult has to be a joint owner.
- The account is a Savings account. No ATM, Debit card, online banking or Mobile APP.
- The minimum to open this account is \$5.00. The minimum to earn 3.00*% is \$5.00.
- Deposit and withdrawals are possible only through shared branching and LISEFCU.

*3.00% APR on the first \$1,000



*Go ahead! Give your
child or grandchild a gift
that lasts forever!*

Car Loan Rates are as HOT as this Season!

July and August Only!



Lowest Car Loan Rates of the Year!!!

New Car as low as 1.99%*
Used Car 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

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 life and disability insurance is available
- No prepayment penalty

We work with Enterprise to make your used car shopping an easy experience!

For more information call Sanaz Liana Marashi at 631-291-9166

MAKE MILES OF MEMORIES THIS SUMMER

Be a used vehicle with us and experience customer service that's been a lasting impression.

Call 866-227-7293 or visit www.usesales.com for pricing and selection of our quality used vehicles.

enterprise car sales



Skip a Loan Payment *

June, July, August

Take a vacation from your loan this summer!

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

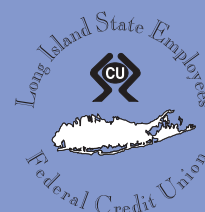
Just pick up your form from the Credit Union, complete and return it by mail, fax or drop it off in the office.

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

* 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