

June
2018

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.

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Sanaz Liana Marashi
*Loan Officer/
Marketing Director*

Manoela Dos Santos
*Member Service
Representative*

Samantha Garcia
Teller

Francesca Miller
Teller

Are You Ready for the Summer?



Make sure your finances are the last thing on your mind this summer!

Apply for a Vacation Loan

Interest Rates as low as 8.99%*

Term: 1 year

Borrow up to \$2000

*APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

*Make an appointment for a free consultation with
Sanaz Liana Marashi*

631-291-9166

Driving You Safely on the Road to Car Shopping

By Sanaz Liana Marashi



There is no doubt buying a car is a major purchase. Not only is it a large amount of money but also there are many factors to consider when looking for a car. It can be an emotional and overwhelming experience as there are many options available both in terms of the car itself and its financing. Crunching numbers after a long day of looking at cars can be confusing. That's why a lot of people either end up with a car that doesn't suit their needs or a financial contract they don't understand. As a loan officer, I listen to members who have gotten a bad loan (a high interest rate) or were charged for options they never asked for.

Here are a few steps to consider if you are in the market to buy a car:

- 1 Budget:** the first step before looking at all the shiny beautiful cars in the market is to set a budget for yourself that you are comfortable with. Crunch the numbers yourself or with your loan officer before starting the process of car shopping.
- 2 Get pre-approved:** After you come up with your budget, it is always a good idea to call your Credit Union and get a pre-approval before you start your car shopping journey. That way you have a clear idea about what interest rate you can get, what your monthly payments will be and what insurance your Credit Union offers that you cannot get from dealers or banks.
- 3 Educate yourself online:** before going to the dealers, shop online for the price and discounts you can get. Knowledge gives you power in negotiating the best deal.
- 4 Come up with a list of pros and cons:** narrow down your choices and write down all the pros and cons. Check your list while at the dealership to make sure you are on track and you are sticking to what is important to you.

And last but not least...

- 5 Count on your Credit Union to be your partner in this journey:** if you decided to finance your car through your Credit Union, as your partner in this investment we will be with you through the whole process every step of the way. Ask us questions and let us be the voice of logic. The whole process can be overwhelming and emotional. Allow us to drive you safely on the car shopping road.

*Let us make your car shopping experience
smooth and enjoyable!*



Skip a Loan Payment *

June, July, or August
2018

Take a vacation from
your loan this summer!

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

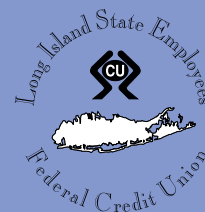
Just pick up your form
from the Credit Union,
complete and return it
by mail, fax or drop it
off at the Credit Union.

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

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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



www.lisefcu.org

Members Helping Members Since 1938