

March  
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.

### Board of Directors

Larry Malsam  
*President*

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*Vice President*

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*Director*

Michael Maryea  
*Director*

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*Director*

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Janet Mahoney

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*Chair*

James Fonda

Florence Mansueta

Cliff Winter

Joseph Zacharia

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Manoela Dos Santos  
*Member Service  
Representative*

Samantha Garcia  
*Teller*

Francesca Miller  
*Teller*

**Pack away your debt  
with your winter clothes  
this spring!**



*Debt Consolidation Loan as low as 9.99%\*!*

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

*Clean up your finances with a*

**LOWER INTEREST RATE**

**Save money by paying a lower interest rate!**

**Improve your credit score!**

**Be in control of your finances!**

**Make an appointment today for a free consultation**

**with Sanaz Liana Marashi**

**631-291-9166**

## A Few Words With Regards to Your Finances:

By Sanaz Liana Marashi



The weather might still be cold but spring is fast approaching and that means it is time for cleaning! In the spirit of spring cleaning, I thought of a few words to make sure your finances are dirt free and fresh! Usually people wish to get rid of their debt but do not know where to start. Nowadays, almost everyone has so many different credit cards in their wallet. Having different credit cards help you maximize your disposable cash. However it also increases the chance of paying unintended fees and interest due to forgotten unpaid bills. You can easily eliminate this unnecessary worry in your life by consolidating your credit cards into one loan. By doing so, you can rest assured:

### You can save money by paying a lower interest rate

The interest that you pay on your credit cards is probably three times the interest you will end up paying on a personal loan at LISEFCU. Lowering your interest rate means lower monthly payments and more money in your pocket!

### You improve your credit score

Your credit score can be affected negatively by maxing out your credit cards. When you pay your debt down on your credit cards and keep your balance below your credit limit, your credit score improves (The rule of thumb is to keep your card balances at 25% or less of their limits).

### You are in control

Keeping track of different credit card bills and paying them on time can be frustrating. By consolidating your credit cards, you have to take care of only one loan. In addition, if your payment is going to be automatically deducted from your paycheck, you do not need to worry about paying it on time. Make your long awaited goal of cleaning up your finances come true this spring by consolidating your cards into one loan with LISEFCU and start saving today!

Reference: 1. Ashford, Kate 2013 "http://money.cnn.com/2013/04/01/pf/bank-accounts.moneymag/"

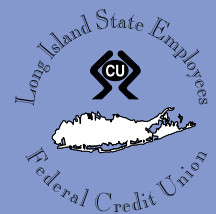


**Have you downloaded our App? If not, do it today!**

Access your account anywhere, anytime from your device.

Take these easy steps:

- 1** Find our app (LISEFCU) in the App Store
- 2** Log in with your online banking username and password
- 3** Register your device from a computer or laptop for the first time (follow the instructions on your phone)
- 4** Agree to the terms and conditions and log in!
- 5** If you have any questions, call us at 631-291-9160



**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

*Members Helping Members Since 1938*