

May  
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 Gorjizadeh Marashi  
*Loan Officer/  
Marketing Director*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Amelia Kelly  
*Teller*

## Manager's Message



Change is coming to Long Island State Employees Federal Credit Union and things are moving quickly around here. We are one month away from our real time card conversion!

If you have an ATM or Debit card you should have received a notice in the mail describing the changes to your account with the new card program. **If you have an ATM or Debit card with us but did not receive a notice please call the Credit Union for information on important changes to your account.**

Remember, you will only receive a new card in the mail if your card is a DEBIT card. You will not receive a new card if your card is only an ATM card.

For those members that have DEBIT cards, if you would like to sign up for Courtesy Pay please send in the form as soon as possible. Courtesy Pay is only available to members with checking accounts who have direct deposit with the Credit Union. The Courtesy Pay amount granted is based on the amount of your direct deposit not to exceed \$300.00.

Our new card program has been in the works for about a year now and the Credit Union staff has been working hard to make this conversion to real time cards as smooth as possible. As always we strive to make your banking experience a pleasant one however, as you know technology changes everything. The Credit Union staff may experience significantly more phone calls when we "go live". We ask that you have patience with us as we transition to this new program.

Joyce Miller,  
Manager

**Last Chance: Loan Rates on New Cars as low as 1.99%\***

Loan Rates on Used Cars as low as 3.49%\*!!



*Make sure your Spring road trip is enjoyable by getting a New Car Today and enjoy our lowest interest rate!*

For more information please call  
Sanaz Gorjizadeh Marashi  
at 631-291-9166

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



### A Good Credit Score will Save You Money

Did you know that a good credit score can help you save a lot of money over your lifetime?

Did you know your credit score makes a difference in many aspects of your life including insurance, rent, potential jobs and more?

The first step to improving your credit score is to know how it works. Knowing your credit score could save you thousands of dollars.

*Get pre-approved for a loan today and enjoy a one-on-one credit score analysis!*

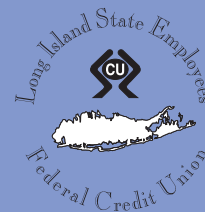


Make an appointment today for a free consultation with Sanaz Gorjizadeh Marashi 631-291-9166



**Open a new account for your Mother, get \$5 in your account and \$5 in her account!**

*Holiday Closing:*  
Memorial Day, May 26



**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)