May 2015

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
Maziar Kevin Marashi
Rosemarie Saladino

Office Staff

Joyce Miller
Manager
Sanaz Liana Marashi
Loan Officer/ Marketing Director
Kathy Zwirblis
Collections
Stephine Pisano
Member Services Representative
Benjamin Nicastro
Teller
Shakila Rahman
Teller

Manager's Message

Chances are if you're reading this you're already an LISEFCU member. But what about the co-workers sitting next to you? Maybe they don't know about LISEFCU and our services? Or how we are conveniently located in the New York State office building? Or that it's easy and takes only $5 to open an account?

There are more than 850 people who work in this building, yet I see people walking the halls every day that are not members. They are surely unaware of the huge benefits of being a member from competitive loan rates, to convenient location, to the personalized, friendly service. All the same benefits you have enjoyed for years.

You've heard the expression: "There's strength in numbers?" There is no better example of this than today's credit union. The more people who belong the stronger our credit union becomes by reducing rates and providing more valuable services to you and your family.
Will you help us? Put the word out that we are here and ready to help members with their financial needs. Our field of membership is all New York State Employees and we want to sign up as many of them as we can!

And if you're retiring soon, you can still access your account. You can use online banking, mobile banking, and shared branching. Talk to the NYS Employee's retirement system to have your pension directly deposited into your LISEFCU account. But remember once a member always a member of the family so we would still like to see you come in to the Credit Union to say hello. ☺

LISEFCU has been around since 1938! We offer affordable loans with flexible terms. Finance your car or boat loan with us. Free yourself of high interest rates on credit card debt with our debt consolidation loan. A home equity loan may be right for you. There are no minimum balances required on our checking accounts. If you have a checking account you are eligible for our debit/ATM card. We provide most of the services banks have - bill pay, e-statements, mobile banking - the list goes on, however we offer personal service with a smile.

Something new is coming to LISEFCU... stay tuned!

Start the summer with a new car for your road trips!

Lowest Car Loan Rates of the Year!!!

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

Only for the Month of May!

Hurry up and take advantage of this great offer while it lasts!

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

Refinancing Options:

As low as 2.49%*

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

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

Internet Security Tips of the Month:

Never give credit/debit card information out when you receive a telephone call. Legitimate companies don't call asking for a credit or debit card account information over the telephone.

If questions arise concerning a credit or debit card account, call the customer service number on the back of the card. This is known to be a legitimate number.

Never respond to emails that request credit or debit card information, and don't respond to emails to verify personal information.

Be cautious and skeptical of anyone that asks for personal or financial information.

Holiday Closing:

Memorial Day, May 25th

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

NCUA

www.lisefcu.org