

November
2013

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

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

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
*Member Services
Representative/Loans*

Is now the time to tap into the equity in your home?

*Are you planning a wedding? Are you paying for college?
Is there a home improvement you've been putting off?
Have you been dreaming of a fabulous vacation or a new car?*



Buy A New or Used Car Or Refinance Your Current Auto Loan

with LISEFCU and you will get:

- **Great Low Rates ***
- **Affordable Payments**
- **Convenient Payroll Deductions**

For more info please call Sanaz at 631-291-9166
or stop by the Credit Union office on the 5th floor.

* As low as 2.99% new and 3.49% used.
Rate is determined by credit score.

Well then YES, NOW is the TIME!

- Enjoy an interest rate that's fixed for the life of the loan so you always have an attractive rate.*
- Choose your loan amount from \$30,000 to \$250,000—based on your individual need.
- Choose your term (5 to 15 years) so you can enjoy extra financial flexibility.

There are No Closing Fees **

* All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval; applicants may be offered credit at higher rate and other terms. Other conditions may apply. Homeowners insurance required on all loans secured by real property; flood insurance may also be required.

** Exception Sales Tax

*Use the Equity in Your Home
to Make Your
Dreams Come True!*

*Both Members
& Non-Members
Invited:*

Holiday Open House Dec 12

**Thursday, December 12th
10:00 am to 2:00 pm
5th Fl, Credit Union Office**

Please stop by so we can wish you the Happiest of Holidays, and offer you some cheer. There will also be a few extra surprises, so make sure to bring a friend.



Long Island State Employees FCU is conducting informative presentations at select State office locations!

Look at your information board for the date!

*On December 5th
we will be at
region II DOT office.*

Holiday Closings

Christmas Eve
December 24
(close at noon)

Christmas Day
December 25

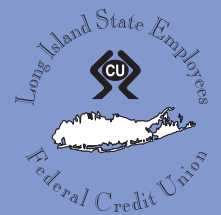
New Year's Eve
Dec 31
(close at noon)

New Year's Day
January 1

**Martin Luther King's
Birthday**
January 20



**Thanks
everyone for
joining us
for our
Zingo Party!**



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

