

November
2014

LISEFCU MONTHLY NEWS

Long Island Sounds



*Serving Long Island
State Employees and
Their Families since 1938*

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Marketing Director*

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Collections

Stephine Pisano
*Member Services
Representative*

Janet Ng
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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.



**Do not let
holiday
shopping put
you in credit
card debt!**

Apply for a Holiday Loan!

Max: \$2000.00

Term: 1 year

Interest rate: as low as
8.99%*

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

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



Do not forget to join us for ZINGO!

LISEFCU's Annual Meeting: November 7, 2014

You MUST be present to WIN!

Join us on November 7th for our Annual Meeting at the State Office Building in the cafeteria at 5:15 pm. Dinner will be served! There will be prizes!





Holiday Season Financial Tips

By Sanaz Liana Marashi

Have you spent more for the holidays than you could afford? Are you still paying bills from the previous holiday season? If so, these little tips might help you to plan financially and be ready for the upcoming holiday season.

Have a budget: come up with a budget that fits your income versus expenses. Do not set a budget over what is comfortable for you.

Stick to your budget: it is very easy to go over your budget if you are not strict about the maximum you can spend. Always have your budget in mind when shopping and do not fall for "a good deal" trick.

Plan ahead: last minute shopping is guaranteed to ruin your budget plan. Plan a minimum of a month in advance and come up with a list of what you need to buy.

Look for deals: shop around. It is important to make sure you are getting the most for the money you are spending. Look online for deals before going shopping.

Look for loans with lower interest rates if you are borrowing: take advantage of small special loans with lower interest rates if you are borrowing money. Do not put your holiday expenses on credit cards with high interest rates.

LISEFCU's holiday loan is designed to give you a budget you need. The term makes you pay off the loan in one year and not roll over expenses from this year to the next. And most importantly, the interest rate you will be paying is lower than credit cards or a personal loan.

For more information on how to apply for a holiday loan, call Sanaz Liana Marashi at 631-291-9166.

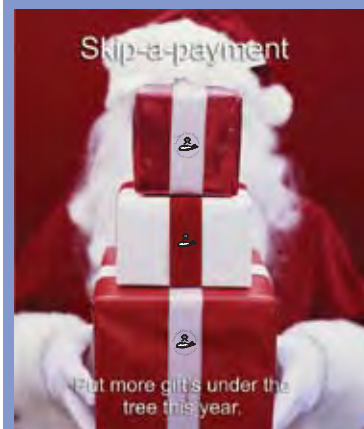
Internet Security Tip of the Month:



"Do not respond to email, text and phone messages that ask for personal information"



Have a great holiday season!



Nov, Dec 2014 & Jan 2015

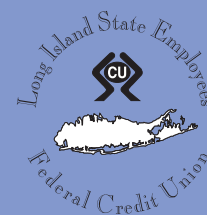
For just a \$35 fee per loan you can skip your Nov, Dec or Jan payment!*

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

* suffixes 30, 31, 32, home equity loans and loans less than 6 months are not eligible for this program.

Holiday Closing:

Veterans Day, Nov 11th
Thanksgiving Day, Nov 27th
Day after Thanksgiving, Nov 28th



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