

October  
2015

LISEFCU MONTHLY NEWS

# Long Island Sounds



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

## Board of Directors

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*President*

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*Vice President*

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*Director*

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*Director*

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Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

## Supervisory Committee

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*Chair*

Florence Mansuetta

Linda Imbriano

Rosemarie Saladino

## Office Staff

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*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Stephine Pisano  
*Collection Manager*

Christian Isdith  
*Teller*

Tristan Szakacs  
*Teller*

## 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.

## Our HOT Car Loan is Back!



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

**New Car as low as  
1.99%\***

**Used Car as low as  
2.49%\***

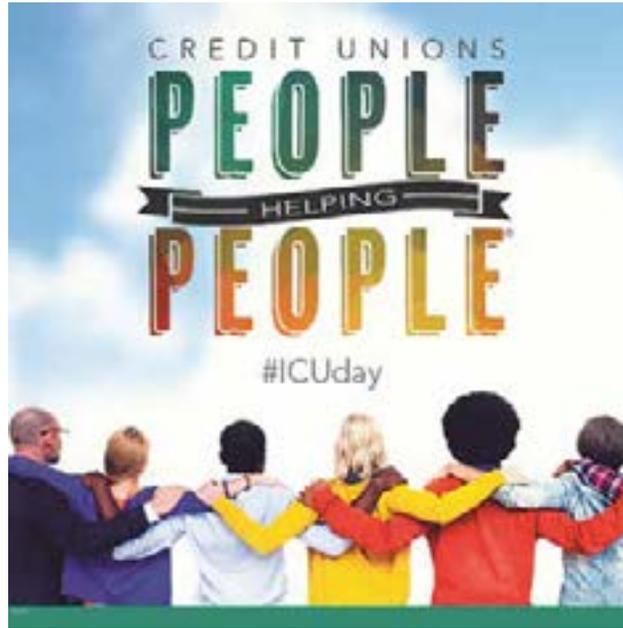


**Refinancing options:  
As low as 2.49%\***



**International Credit Union Day  
Celebrates People  
Helping People**

**On October 15, 2015,  
credit unions around  
the world will  
celebrate  
International Credit  
Union Day (ICU Day).**



Since 1948, on the third Thursday of every October, credit unions have celebrated a simple but radical idea—that by working together, people can improve their financial well-being. “People helping people,” this year’s ICU Day theme, is the foundational philosophy of the credit union movement, going back to the very beginning.

In 1850s Germany, a group of weary workers formed the world’s first credit union. Suffering through an economic downturn and tired of loan sharks exploiting them, they banded together to provide affordable credit to each other. Not-for-profit and governed by and for the people who created them, credit unions not only gave working-class people a way to break a cycle of debt that had bled them of any financial gains. It showed them, for the first time, a path to prosperity.

It’s no wonder then that when economic times are hard, credit unions flourish. Credit union membership swelled during the Great Depression and again during the recent Great Recession. Today, there are more than 200 million credit union members worldwide—100 million of them in the United States.

The World Council of Credit Unions, supported by credit unions in the U.S., works to develop credit unions around the world because they believe that every person deserves access to affordable, reliable financial services. As not-for-profit financial cooperatives, credit unions are governed by their members—one member, one vote. In many countries, credit unions offer people their first true taste of democracy.

“Credit unions must do their part. We must share our knowledge, our experience, and our dreams,” World Council Board Chairman Grzegorz Bierecki said earlier this year. “It is the duty of free people to support freedom.”

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans—a credit union is literally people helping people. This is why we celebrate ICU Day at LISEFCU. This simple idea empowers people, wherever they are in the world or life, to take control of their own financial future.

*So when we wish you a Happy ICU Day at LISEFCU, know that we're thanking you for belonging to a movement that's helping your neighbors—and people around the world—grow and thrive and follow their dreams.*

**If you have any questions about the credit union philosophy or how LISEFCU can help you, stop by or contact us at 631-291-9160 or at [lisefcumembers@optonline.net](mailto:lisefcumembers@optonline.net).**

**Save the Date!  
October 7th**

Come to our Octoberfest for cookies, prizes and a lot of fun!

**Pick a pumpkin, pick a prize**



*Holiday Closing:*

October 12th,  
Columbus Day



**Long Island State Employees FCU**

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Hauppauge, NY 11788

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1 877 LISEFCU

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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)

*Members Helping Members Since 1938*