

October
2017

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

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President

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Vice President

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Director

Margaret Conklin
Director

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Director

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Michael Maryea

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Chair

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Florence Mansuetta

Joseph Zacharia

Office Staff

Joyce Miller
Manager

Sanaz Liana Marashi
*Loan Officer/
Marketing Director*

Manoela Dos Santos
Teller

Samantha Garcia
Teller

Francesca Miller
Teller

This is National Safety month. Make sure you are FINANCIALLY SAFE with your favorite credit union!

**Pay a lower rate on your debt
by consolidating all your bills into one loan.**



Feel the freedom from financial worries

LISEFCU's debt consolidation loan is designed to give you peace of mind.

We will help you to:

- Save money by paying lower interest rates
- Improve your credit score
- Be in control of your finances



**Tips on how to keep your credit
card debt under control:**

1. Prioritize your cards based on interest rate
2. Pay more than your minimum balance
3. Set up automatic payments through Bill Pay
4. Consolidate your credit cards into one loan

**Home
Equity
Loans**



**Loan
Sweet
Loan**

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?

Well then YES, Now is the TIME!



Education



Wedding



Home Improvement

*Use the equity in your home
to make your dreams come true!*

Using the equity in your home, you can borrow for any purpose you choose: debt consolidation, home modernization, automobile financing, tuition, etc. Home equity financing is secured by a lien on your home.

Establish a revolving credit line, up to 70% of your home's equity. And best of all, the interest you pay may be tax-deductible. (consult your tax advisor).

LISEFCU HELOC offers:

- No points charged to you
- Payments are based on the amount you actually borrow.
Borrow as much of your line as needed, as expenses arise
- Fast and convenient from application to closing

*No Closing Costs on Home Equity Loans**

* Excludes mortgage sales tax.

Contact Us: Sanaz Liana Marashi
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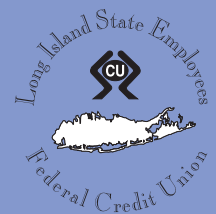
**Open a
Holiday
Club today!**



Make your holiday shopping stress free.

*Holiday
Closing:*

Columbus Day,
October 9th



**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

Members Helping Members Since 1938