

September  
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*

Linda Doyle  
*Loan Officer*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Sanaz Gorjizadeh  
*Teller*

## LISEFCU's Annual Meeting: November 8, 2013

Join us on November 8th for our Annual Meeting at the State Office Building in the cafeteria at 5:15 pm. Dinner will be served! There will be prizes!

*You MUST be present to WIN!*

**Come Join Us  
for ZINGO!**



In addition, elections will be held at our Annual Meeting! Vacancies and/or re-elections will be filled by election of candidates submitted by the Nominating Committee, which is chosen by the Board of Directors. Nominations may also be made by petition which must be signed by 1% of the membership (25 members). Each nominee, by petition, shall submit to the credit union Secretary, a statement of qualifications and biographical data with the petition. The period of receiving nominations by petition shall end 15 days prior to the Annual Meeting. To be effective, a nomination by petition shall be accompanied by a signed certificate from the nominee stating that he/she is agreeable to the nomination, and will serve if elected to office. There will be NO nominations from the floor and no proxy or absentee voting.

## Re-election for one Board of Director and two people need to be voted on for the credit committee.

There must be at least 25 members present in order to play ZINGO!

**Make your reservations by November 4th**

LISEFCU Members,

As we approach our 75th year as your credit union we want to thank you, our members, for keeping us strong and viable in these economically challenging times. We think our loan rates and personal staff service keep us competitive with many other larger financial institutions which you have to choose from. It is the one credit union devoted to New York State employees and their families. -When other banks turn you down or charge outrageous fees you can turn to us for reconsideration or to provide creative options to your financial needs.

In the past we have worked closely with our members when they might be facing layoffs, furloughs or having days cut from their paychecks to come up with loan payment options to help financially. At the same time the Board of Directors, support committees and dedicated staff maintain the credit union in sound financial condition overseen by the National Credit Union Administration (NCUA). The NCUA ensures any credit union losses up to the same level as the FDIC- ensures does for banks-so your money is safe with us.

Finally, hope to see you at our annual meeting at the NYSOB.

Larry Malsam  
President

Long Island State Employees Federal Credit Union





## Protection that Lets You and Your Family REST EASY!

**With Member's Choice credit life** and credit disability protection, you'll find comfort in knowing that an emotional tragedy doesn't have to become a financial one. Take a look at the value of these two types of payment protection.

**Member's Choice credit disability** makes your monthly loan payment should you become disabled due to a covered illness or injury. Payments continue until you return to work, the loan is repaid, or you reach the policy maximum.

Taking on a new loan means taking on a new obligation. If you don't increase or supplement your existing protection, the gap widens.

Other coverage is designed to protect your everyday expenses, not your loan balance. Keep in mind that Worker's Compensation, Social Security and employer provided insurance don't always provide the help that you and your loved ones need-when it is needed- to maintain your current standard of living. If you find yourself disabled and you elected this coverage call Kathy @631-291-9162 as soon as possible to ensure timely payment coverage.

**Member's Choice credit life** reduces or pays off your eligible loan balance should you die from a covered accident or illness before paying off your loan.

Reduces or pays off your covered loan balance in the event of death, and makes payments for you in the event of disability.

Protects your lifestyle or that of your loved ones.

Protects your credit rating and the assets that secured your loan.

Offers the convenience of including protection with your loan.

Provides coverage at low group rates that are the same for every eligible borrower.

Requires no physical exams or complicated enrollment forms.

Protection begins the moment the loan closes.

Fast, Easy  
and Free!



## How do I switch to E-Statements?

- 1) Call the Credit Union with your email address
- 2) We will sign you up for Online Banking access
- 3) We will mail you your log on information and instructions for online banking AND mail you the E-Statement Disclosure form to sign.
- 4) Return the E-Statement Disclosure form to the credit union

Now you can Sign into your Online Banking Account, click on the "View Statements" tab on the top right of the screen and access any of your Statements. You can view or print your statements.

## CLOSINGS

**Columbus Day**  
Oct 14th

**Veterans Day**  
Nov 11th

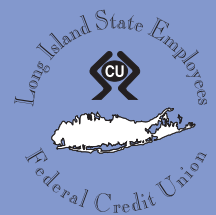
**Thanksgiving**  
Nov 28th & 29th

**Christmas Eve**  
Dec 24th  
close at 12:00

**Christmas Day**  
Dec 25th

**New Years Eve**  
Dec 31st  
close at 12:00

**New Years Day**  
Jan 1st



**Long Island State  
Employees FCU**

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1 877 LISEFCU

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Audio Response: (631) 952-6286

To report lost or stolen  
debit cards: 1 800-453-4270

[www.lisefcu.org](http://www.lisefcu.org)