

September  
2019

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*

Ian Francis  
*Vice President*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

Robert Martin  
*Director*

representative

### Credit Committee

Kent Edwards  
*Chair*

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

### Supervisory Committee

Margaret Conklin  
*Chair*

Cliff Winter

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Samantha Garcia  
*Member Service  
Representative*

Francesca Miller  
*Teller*

Samantha Sinanan  
*Teller*

## Let Your Financial Problems FALL Behind You!



**Apply for a personal loan today!**

**Max: \$20,000.00**

**Term: 5 years**

**Interest rate: as low as 9.99%\***

You can apply for a personal loan for any purpose such as home improvement, going on your dream vacation, or simply to pay bills.

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



*Whether you have several major expenses or just need a small loan, a LISEFCU Personal Loan can give you access to the cash you need.*

# PILE UP ON THE SAVINGS!



## Debt Consolidation

Usually people wish to get rid of their debt but do not know where to start. Nowadays, almost everyone has so many different credit cards in their wallet. Having different credit cards help you maximize your disposable cash. However it also increases the chance of paying unintended fees and interest due to forgotten unpaid bills. You can easily eliminate this unnecessary worry in your life by consolidating your credit cards into one loan. By doing so, you can rest assured:

### 1- You can save money by paying a lower interest rate

The interest that you pay on your credit cards is probably three times the interest you will end up paying on a personal loan at LISEFCU. Lowering your interest rate means lower monthly payments and more money in your pocket!

### 2- You improve your credit score

Your credit score can be affected negatively by maxing out your credit cards. When you pay your debt down on your credit cards and keep your balance below your credit limit, your credit score improves (The rule of thumb is to keep your card balances at 25% or less of their limits).

### 3- You are in control

Keeping track of different credit card bills and paying them on time can be frustrating. By consolidating your credit cards, you only have one loan to take care of. In addition, since your payment is going to be automatically deducted from your paycheck, you do not need to worry about paying it on time.

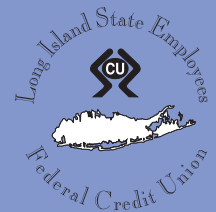
Make your long awaited goal of cleaning up your finances come true this spring by consolidating your cards into one loan with LISEFCU and start saving today!

## Effective September 1, 2019

If an account has been dormant for more than 3 years, the account will be charged a fee when escheated to NY State as abandoned property.

*Holiday  
Closing*

Labor Day  
September 2<sup>nd</sup>



### 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



## Check for Tampering

## ATM/Debit Card Fraud

When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks strange, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM. For your information most skimmers are glued on top of the existing card reader. If the keyboard doesn't feel right—too thick, perhaps—then there may be a PIN-snatching overlay.



www.lisefcu.org