

May  
2013

LISEFCU MONTHLY NEWS

# Long Island Sounds



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

## Board of Directors

Larry Malsam  
*President*

Robert Hug  
*Vice President*

Richard Causin  
*Treasurer*

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*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

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*Chair*

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

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*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*

## 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.

**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?**



## Tap Into the Equity in Your Home

- Enjoy an interest rate that's fixed for the life of the loan so you always have an attractive rate.\*
- Choose your loan amount from \$ 30,000 to \$250,000—based on your individual need.
- Choose your term (5 to 15 years) so you can enjoy extra financial flexibility.

### There are No Closing Fees \*\*

\* All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval; applicants may be offered credit at higher rate and other terms. Other conditions may apply. Homeowners insurance required on all loans secured by real property; flood insurance may also be required.

\*\* Exception Sales Tax

## Vacation Loan

LISEFCU wants to help you make the most of your summer! Our low rate Vacation Loan may be just the thing to get your summer started.

### Vacation Loan Terms:

- 12 month term • \$2,000 max
- Fixed rates (as low as 8.99% APR\*)

For more information or to apply for the loan call us at 631-291-9160, or stop by our office, NYSOB Suite 5A9, and speak with one of our representatives.

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

## Buy A New or Used Car Or Refinance Your Current Auto Loan

with LISEFCU and you will get:

- **Great Low Rates \***
- **Affordable Payments**
- **Convenient Payroll Deductions**

**For more info please call Linda at 631-291-9166  
or stop by the Credit Union office on the 5th floor.**

\* As low as 2.99% new and 3.49% used.  
Rate is determined by credit score.



## Did You Know?

The Credit Union has Personal, Debt Consolidation and Line of Credit Loans. Rates range from 8.99% to 14.99%\*

Are you paying high credit card rates? Considering one of the above loans will help you lower your payment and increase your cash flow.



*Did You Know?*  
**You Can Skip A Payment!\***

June, July or August 2013

For just a \$35 fee per loan you can skip your June, July or August payment. Just complete the form on our website and return it by mail, fax or drop it off in the office.

It's that simple!

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

\* Overdraft protection (suffixes 29, 31 and 32) and home equity loans are not eligible for this program.



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



**Sign Up for eStatements**

Fast, Easy and Free!



*Holiday Closings:*  
 Independence Day,  
 July 4th



**What are the benefits of eStatements?**

**Fast-** No waiting for mail to arrive. Your eStatement is available the first day of each month.

**Easy-** Access your eStatements directly through your online banking account.

**Free-** eStatements are a free service of the credit union.

**Green-** Get rid of an extra piece of mail in your mailbox each month. eStatements are environmentally friendly.

**Safe-** Paper statements are only as secure as your mailbox. eStatements help reduce identity theft.

*I Love My Credit Union!*



Free Internet Banking

No Fee Debit Card

24/7 Audio Response

Access to over 30,000 Surcharge Free ATMs at most Credit Unions and all 7-11's nationwide

Payroll Deductions

E-statements

Line of Credit (Min. \$100.00)

Complete one application and be eligible for multiple loans and cash advances in the future.