

January  
2016

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*

Thomas Oelerich  
*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

Ian Francis  
*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

## Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Stephine Pisano  
*Collection Manager*

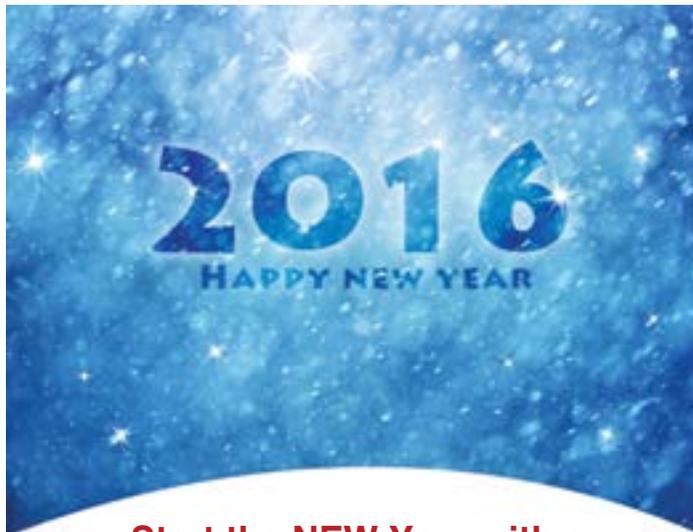
Christian Isdith  
*Teller*

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.

## Happy New Year!



### Start the NEW Year with a NEW Financial Resolution

*Get your credit card debt under control!*

### Consolidate your holiday credit card debt into one loan with LISEFCU

*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

*Make an appointment today for a free consultation  
with Sanaz Liana Marashi 631-291-9166*



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

- 1** Pay more than your minimum balance
- 2** Set up automatic payments through Bill Pay
- 3** Consolidate your credit cards into one loan



# The LISEFCU Holiday Open House *Was a Success!*

Thank you everyone for attending and hope to see you again!



Congratulations to the winner of our holiday raffle:  
Nancy Schmidt from the NYS  
Office of Medicaid  
Inspector General.



**Nov, Dec 2015  
& Jan 2016**

For just a \$35 fee per loan you can skip your Nov, Dec or Jan payment!\*

Just pick up your form from the Credit Union, complete and return it by mail, fax or drop it off in the office.

\* Suffixes 30, 31, 32, home equity loans and loans less than 6 months are not eligible for this promotion

## Security Tip of the Month:

ATM skimming is an ongoing and serious problem. ATM skimming is like identity theft for debit cards. Fraudsters use hidden electronics to steal the personal information stored on a card, and record the owner's PIN number to access the hard-earned cash in the member's account. Be aware to guard entry of your PIN from observers or cameras while at the ATM.



## *Holiday Closing:*

Martin Luther King's Birthday  
January 18



**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

## LISEFCU Privacy Notice:

Federal law requires us to tell you how we collect, share and protect your personal information. Our privacy policy has not changed and you may review our policy and practices with respect to your personal information at [www.lisefcu.org](http://www.lisefcu.org) or we will mail you a free copy upon request if you call us at 631-291-9160.



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