

January  
2019

LISEFCU MONTHLY NEWS

# Long Island Sounds



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

## 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*

## 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*

Manoela Dos Santos  
*Member Service  
Representative*

Samantha Garcia  
*Teller*

Francesca Miller  
*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.

## Manager's Message



As 2018 saw the closing of several financial institutions nationwide, we celebrated our 80th year of serving members. It's a benchmark that has become increasingly difficult to achieve considering the many small credit unions that have been gobbled up by larger ones, or forced to shutter operations. So, with the New Year upon us, I thought it might be fun to give a little quiz. Ready?

### **What has made LISEFCU so successful in beating the odds?**

*Maybe it's because we've kept up with technology?* Mobile banking and Remote check deposit continue to grow in popularity. Our remote control for debit cards enabled a member to stop fraud on his debit card by putting a freeze on it. I see more and more people taking advantage of all that we have to offer. I hope you join in utilizing all the free digital services we offer if you haven't already.

*Maybe it's the fact that we take pride in updating our facility?* It was certainly time to spruce up the Credit Union. We installed new wall-to-wall carpeting. Our teller window façade got a facelift. We put on a fresh coat of paint. Come in to see the changes. I'm sure you'll agree it's an improvement!

*Maybe it's the continuing education we offer through member services?* We gave presentations on how to improve your credit score in the NYS office building. We held one-on-one meetings with members who requested a more personal credit counseling. We increased our emails to members with informative information. Did you see the last one a Holiday Spending guide? If not and you overspent for the holiday, come in for a personal loan. Our rates are competitive.

*Maybe it's because we're revamping our website to be more intuitive and user friendly?* Look for a complete update in early 2019.

*Maybe it's the fact that our member social events are fun, fabulous and "the place to be"?* Our Annual meeting had a record number of attendees last year enjoying the games, pizza, and prizes. Our members delighted in pumpkin pie and free give-a-ways at our Oktoberfest, as well as cookies and eggnog at our Holiday party in December.

**OK, truth be told, certainly all of these things have added to our success, but the reason we have been around for 80 years is: YOU.** There wouldn't be a LISEFCU without U. We have been exclusively serving members of NYS and their families for 80 years. We enjoy being a part of your lives. We continue to appreciate your loyalty and look forward to serving you in the future. Have a happy and healthy New Year and thank you for making us so successful helping us thrive!

Joyce Miller  
Manager



**Start the NEW year with a NEW financial resolution:  
Get your credit card debt under control!**

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*

**6 NEW YEAR'S RESOLUTIONS  
for a FINANCIALLY IMPROVED YOU**



- 1** Increase your savings. Even if it's only by 5%, every little bit adds up.
- 2** Cut out one impulse purchase a week.
- 3** Trim your electricity bills by making sure your appliances are all running efficiently and conserving as much energy as possible.
- 4** Increase your marketability by learning new skills or broadening your knowledge in your chosen field.
- 5** Pay down your debt by making it a priority.
- 6** Spend less on groceries. Do whatever it takes to make it happen: coupon more, cash in on rebates, and shop the sales.



**Nov, Dec 2018  
& Jan 2019**

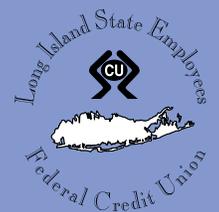
For just a \$35 fee per loan you can skip your Nov, Dec or Jan payment!\*

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.

*Holiday Closing:*

Martin Luther King's Birthday, January 21



**Long Island State Employees FCU**

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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)