

May  
2018

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*

Ian Francis  
*Director*

### Credit Committee

Kent Edwards  
*Chair*

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

### Supervisory Committee

Nancy Schmidt  
*Chair*

James Fonda

Todd Schall

Cliff Winter

Joseph Zacharia

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Manoela Dos Santos  
*Member Service  
Representative*

Samantha Garcia  
*Teller*

Francesca Miller  
*Teller*

## Driving You Safely on the Road to Car Shopping



*Count on your Credit Union to be  
Your Partner in this Journey*

*Let Us Make Your Car Shopping  
Experience Smooth and Enjoyable!*

# Driving You Safely on the Road to Car Shopping



**By: Sanaz Liana Marashi**

There is no doubt buying a car is a major purchase. Not only is it a large amount of money but also there are many factors to consider when looking for a car. It can be an emotional and overwhelming experience as there are many options available both in terms of the car itself and its financing. Crunching numbers after a long day of looking at cars can be confusing. That's why a lot of people either end up with a car that doesn't suit their needs or a financial contract they don't understand. As a loan officer, I listen to members who have gotten a bad loan (a high interest rate) or were charged for options they never asked for.

Here are a few steps to consider if you are in the market to buy a car:

- 1 Budget:** the first step before looking at all the shiny beautiful cars in the market is to set a budget for yourself that you are comfortable with. Crunch the numbers yourself or with your loan officer before starting the process of car shopping.
- 2 Get pre-approved:** After you come up with your budget, it is always a good idea to call your Credit Union and get a pre-approval before you start your car shopping journey. That way you have a clear idea about what interest rate you can get, what your monthly payments will be and what insurance your Credit Union offers that you cannot get from dealers or banks.
- 3 Educate yourself online:** before going to the dealers, shop online for the price and discounts you can get. Knowledge gives you power in negotiating the best deal.
- 4 Come up with a list of pros and cons:** narrow down your choices and write down all the pros and cons. Check your list while at the dealership to make sure you are on track and you are sticking to what is important to you.

*And last but not least...*

- 5 Count on your Credit Union to be your partner in this journey:** if you decided to finance your car through your Credit Union, as your partner in this investment we will be with you through the whole process every step of the way. Ask us questions and let us be the voice of logic. The whole process can be overwhelming and emotional. Allow us to drive you safely on the car shopping road.

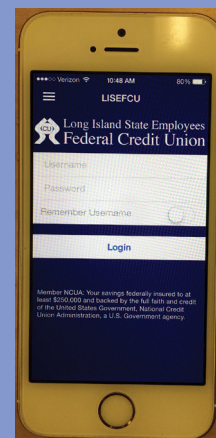
*Let us make your car shopping experience smooth & enjoyable!*

### Get Pre-Approved Today!

- Terms up to 72 months on new vehicles (includes late model prior year).
- Terms up to 60 months on used vehicles up to 6 years old.
- Financing up to 100% NADA Retail Value on used vehicles.
- Payroll deduction and automatic share transfer repayment available.
- Optional credit life and disability insurance is available.
- No prepayment penalty.
- Gap insurance
- Mechanical repair



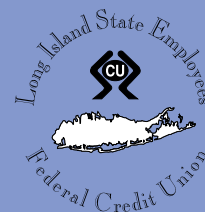
**Contact me today at 631-291-9166**



Our mobile App is the gateway to a wide range of free digital services you can use at anytime, anywhere.

*Holiday Closing:*

**Memorial Day,  
May 28th**



**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)

*Members Helping Members Since 1938*