

December  
2014

LISEFCU MONTHLY NEWS

# Long Island Sounds

## 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

Priscilla Ortiz

## Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Janet Ng  
*Teller*



*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.

## Manager's Message



It's December and another successful year has passed at the Long Island State Employees Federal Credit Union. We continue to make it our goal to service all your financial needs. It has been our aim and pleasure to provide an array of products delivered with the courtesy you deserve. We hope we have exceeded your expectations by providing exemplary service.

We are continually adding and enhancing our offerings to better serve the needs of our growing membership. Although we are a small Credit Union, we believe it's important to offer you the same cutting-edge technology provided by larger institutions.

This past year we brought our debit cards online and introduced oneClick bill pay that members like you have been asking for and the response has been overwhelmingly positive. If you haven't used it yet I encourage you to do so.

Now I am very excited to inform you that in just a few months we will be introducing mobile banking! Mobile banking will allow you to quickly access your accounts from your smart phone. You will be able to check your balance, transfer money, and make bill payments using our LISEFCU app. This app will be available for free and can be installed on your iPhone or Android device. Soon all the data you want will be available at your fingertips at any time. Keep checking our newsletter for updates on release dates.

So, as the holidays are fast approaching, everyone here on the Long Island State Employees Federal Credit Union team would like to wish you happy and healthy holidays. We truly appreciate your membership and look forward to serving you in 2015.

Joyce Miller,  
Manager



**Put more gifts  
under the tree  
this year!**

**Apply for a Holiday Loan!**

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

Max: \$2000.00

Term: 1 year

Interest rate: as low as  
8.99%\*

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

## Holiday Open House

*Both Members and Non-members are invited!*



Date: Wednesday, December 10th

Time: 10:00 am to 2:00 pm

Location: 5th FL Credit Union

*Please stop by so we can wish you the Happiest of Holidays, and offer you some seasonal refreshments!*

## Holiday Season Financial Tips

By Sanaz Liana Marashi

Have you spent more for the holidays than you could afford? Are you still paying bills from the previous holiday season? If so, these little tips might help you to plan financially and be ready for the upcoming holiday season.

**Have a budget:** come up with a budget that fits your income versus expenses. Do not set a budget over what is comfortable for you.

**Stick to your budget:** it is very easy to go over your budget if you are not strict about the maximum you can spend. Always have your budget in mind when shopping and do not fall for "a good deal" trick.

**Plan ahead:** last minute shopping is guaranteed to ruin your budget plan. Plan a minimum of a month in advance and come up with a list of what you need to buy.

**Look for deals:** shop around. It is important to make sure you are getting the most for the money you are spending. Look online for deals before going shopping.

**Look for loans with lower interest rates if you are borrowing:** take advantage of small special loans with lower interest rates if you are borrowing money. Do not put your holiday expenses on credit cards with high interest rates.

**LISEFCU's holiday loan is designed to give you a budget you need. The term makes you pay off the loan in one year and not roll over expenses from this year to the next. And most importantly, the interest rate you will be paying is lower than credit cards or a personal loan.**

For more information on how to apply for a holiday loan, call Sanaz Liana Marashi at 631-291-9166.

## Internet Security Tip of the Month:



### Split your emails

"Rather than linking Facebook, Twitter, newsgroups, forums, shopping and banking sites to one email address, use multiple addresses"



*Have a great holiday season!*



## Nov, Dec 2014 & Jan 2015

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 program.

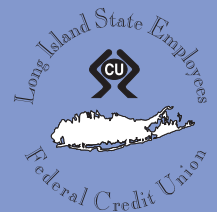
### *Holiday Closing:*

Christmas Eve, December 24 (closes at noon)

Christmas Day, December 25

New Year's Eve, Dec 31 (closes at noon)

New Year's Day, Jan 1



### 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*