

September
2016

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

James Fonda

Florence Mansuetta

Joseph Zacharia

Office Staff

Joyce Miller
Manager

Sanaz Liana Marashi
*Loan Officer/
Marketing Director*

Aida Alvarado
Teller

Tristan Szakacs
Member Service Representative

Home Equity Loan Promotion



Loan Sweet Loan

Limit increased to \$250,000.00*!!!

1% deduction in interest rate!!!

Is your home mortgage free?

Take advantage of this great

Home Equity Loan Promotion*

for any purpose you choose!

**This promotion is limited to members with no primary mortgage
and with credit scores of 700 and higher*

Is now the time to tap into the equity in your home?

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?

Well then YES



Education



Wedding



Home Improvement

*Use the equity in your home
 to make your dreams come true!*

Using the equity in your home, you can borrow for any purpose you choose: debt consolidation, home modernization, automobile financing, tuition, etc.

Home equity financing is secured by a lien on your home.

Establish a revolving credit line, up to 70% of your home's equity.

Promotion Advantage includes :

- Lower Interest rate (1% deduction)
- No prepayment penalties when you borrow from LISEFCU
- Payments are based on the amount you actually borrow
- Fast and convenient from application to closing

*No Closing Costs on Home Equity Loans**

For a limited time, LISEFCU will be offering our members the opportunity to apply for a Home Equity Line of Credit with no closing costs.*

* Excludes mortgage sales tax.

Contact Us:

Sanaz Liana Marashi
 (631) 291-9166
 sglisefcu@optonline.net

We believe learning about money should start from an early age.

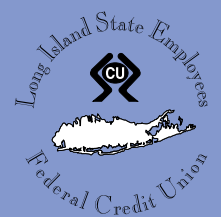
That's why we have youth savings accounts exclusive to children 7 to 17.



3.00% APR on the first \$1,000

Holiday Closing:

Labor Day, September 5th



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

Members Helping Members Since 1938