December 2015

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

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

Manager's Message



Dear Member,

Once again, the Holidays are right upon us. Thanksgiving has just passed; Christmas, Hanukah, and the New Year are just ahead. Each year it seems the Holiday Season comes faster and faster. But that's no surprise because the world is getting faster and faster due to technology.

This year in particular has been one filled with many important changes we've made to our small Credit Union to keep pace with big technologies. For instance, we instituted mobile banking and mobile check deposit. (If you have a smart phone you know what I am talking about.) With mobile banking you can access your account 24/7 via your phone. With an Apple or Android smart phone you can deposit a check from the convenience of your home!

As we're about to leave 2015 behind, I would like to thank all those who have helped make LISEFCU a success:

- Thank you to our attentive and dedicated staff who continually go above-andbeyond in providing excellent member service.
- Sincere gratitude also goes to our volunteer directors and committee members whose commitment to LISEFCU is very much appreciated.
- And finally, thanks to you, the member, for your loyalty to Long Island State Employees Federal Credit Union. Your continued support, ideas, and feedback have helped us provide you with state-of-the-art services with a personal flair. Members really do make a difference.

On behalf of all of those at LISEFCU, I wish you a wonderful Holiday and a happy and healthy New Year!

Joyce Miller Manager

Holiday Open House

Both Members and Non-members are invited!

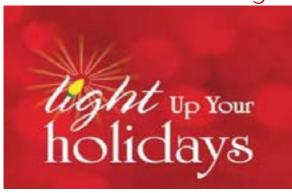


Date: Wednesday, December 9th Time: 10:00 am to 2:00 pm Location: 5th FL Credit Union

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

Light up your holiday season with a LISEFCU loan!

Don't let gift-giving stress you out!



Apply for a Holiday Loan!

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



Need a hand with holiday shopping? **Ask Us About Our Holiday Loan!**

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



Thanks to everyone who came to our Zingo party!

It was a great night and we hope to see you all again soon.











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

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