

October
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

This is National Safety month. Make sure you are FINANCIALLY SAFE with your favorite credit union!

**Pay a lower rate on your debt
by consolidating all your bills into one loan.**



Feel the freedom from financial worries

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

Do not forget to join us for ZINGO!

LISEFCU's Annual Meeting: October 28, 2016

You MUST be present to WIN!

Join us for our Annual Meeting at the State Office Building in the cafeteria at 5:15 pm.

Dinner will be served!

There will be prizes!

Loan Sweet Loan

Limit increased to \$250,000.00*!!!
1% deduction in interest rate!!!

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!*

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

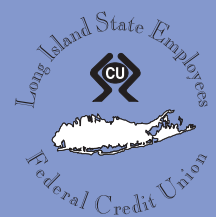
Open a Holiday Club today!



When you combine payroll deductions with our Holiday Club Savings Accounts, you have a powerful savings plan. Each payday a deposit of your choice is made into the account and then at maturity you can choose to have your balance (including dividends) automatically deposited into your LISEFCU Savings account.

*Holiday
Closing:*

Columbus Day
October 10th



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