August 2019

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 Ian Francis

Vice President

Richard Causin Treasurer Thomas Oelerich Director Margaret Conklin Director Michael Maryea Director Robert Martin Director

Credit Committee

Kent Edwards Chair Don Jayamaha Carol Marchesi Janet Mahoney Michael Maryea

Supervisory Committee

Margaret Conklin Chair Cliff Winter

Office Staff

Joyce Miller Manager

Sanaz Liana Marashi Loan Officer/ Marketing Director

> Samantha Garcia Teller

Francesca Miller Teller

Samantha Sinanan Teller Driving you safely on the road to car shopping.

NEW & USED

CAR LOANS

Are You in the Market to Buy a Car?

Here are just some of the benefits you get to enjoy by obtaining your car loan with LISEFCU:

• **Clear and fast process.** We are upfront and hidden charges have no place here. We take the time to review every single part of the contract with you and will go above and beyond to make sure you understand everything before you sign the loan papers.

• No Penalties. There is no pre-payment or early pay off penalty.

• **Easy payments.** Your loan is paid through direct deposit. Therefore you do not need to worry about paying it on time.

• **GAP insurance.** We offer GAP insurance on your car. We offer GAP for a fee of \$155.00. If your car gets totaled, your insurance company will only pay the book value of the car. You would still be responsible for the balance of the loan. With GAP insurance they will step in and pay what your insurance company did not pay. Getting this insurance through a dealership will cost a lot more.

• **Mechanical Repair.** We also offer Mechanical repair. It is an extended warranty that gives you peace of mind and protects your asset.

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

Long Island Sounds

Have You Checked the New Videos on our Website?

Check out our new website and see what your fellow members have to say about us!





Pick Up Your Form Today and Take a Vacation from Your Loan this Summer!

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

* Suffixes 30, 31, 32 and home equity loans are not eligible for this program.

If you have any questions, please contact Sanaz Liana Marashi at 631-291-9166

Both Members and Non-Members Are Invited!



August 21st, 11:30am to 1:30pm

Come to our ice cream party and find out how to cool off and save this summer by applying for one of our cool loans!

Members Helping Members Since 1938

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IMPORTANT NOTICE Regarding Your Debit Card:

If you are going away on vacation, please let us know to ensure your debit card is not denied due to suspected fraud.



Holiday Closing

Labor Day September 2nd



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