

September
2015

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

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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

Let your financial problems FALL behind you!



Apply for a personal loan today!

Max: \$20,000.00

Term: 5 years

Interest rate: as low as 9.99*%

You can apply for a personal loan for any purpose such as home improvement, going on your dream vacation, or simply to pay bills.

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

Whether you have several major expenses or just need a small loan, a LISEFCU Personal Loan can give you access to the cash you need.



Debt Consolidation

Usually people wish to get rid of their debt but do not know where to start. Nowadays, almost everyone has so many different credit cards in their wallet. Having different credit cards help you maximize your disposable cash. However it also increases the chance of paying unintended fees and interest due to forgotten unpaid bills. You can easily eliminate this unnecessary worry in your life by consolidating your credit cards into one loan. By doing so, you can rest assured:

**PILE UP
ON THE
SAVINGS!**



1- You can save money by paying a lower interest rate

The interest that you pay on your credit cards is probably three times the interest you will end up paying on a personal loan at LISEFCU. Lowering your interest rate means lower monthly payments and more money in your pocket!

2- You improve your credit score

Your credit score can be affected negatively by maxing out your credit cards. When you pay your debt down on your credit cards and keep your balance below your credit limit, your credit score improves (The rule of thumb is to keep your card balances at 25% or less of their limits).

3- You are in control

Keeping track of different credit card bills and paying them on time can be frustrating. By consolidating your credit cards, you only have one loan to take care of. In addition, since your payment is going to be automatically deducted from your paycheck, you do not need to worry about paying it on time.

Make your long awaited goal of cleaning your finances come true this Fall by consolidating your cards into one loan with LISEFCU and start saving today!

ATM/Debit Card Fraud

Check for Tampering

When you approach an ATM, check for some obvious signs of tampering at the top of the ATM, near the speakers, the side of the screen, the card reader itself, and the keyboard. If something looks strange, such as a different color or material, graphics that aren't aligned correctly, or anything else that doesn't look right, don't use that ATM. For your information most skimmers are glued on top of the existing card reader. If the keyboard doesn't feel right—too thick, perhaps—then there may be a PIN-snatching overlay.



Kathy Zwirblis retired. Stephine Pisano has been promoted to Collection Manager.

We wish them both well.

Holiday Closing:

Labor Day
Monday, September 7th



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