

March  
2014

LISEFCU MONTHLY NEWS

# Long Island Sounds



*Serving Long Island  
State Employees and  
Their Families since 1938*

## 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

Priscilla Ortiz

## Office Staff

Joyce Miller  
*Manager*

Sanaz Gorjizadeh  
*Loan Officer/  
Marketing Director*

Kathy Zwirblis  
*Collections*

Stephine Pisano  
*Member Services  
Representative*

Amelia Kelly  
*Teller*

## 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.

## *A few words* WITH REGARDS TO YOUR FINANCES



### It is spring and it is time for cleaning!

By Sanaz Gorjizadeh (Loan officer/Marketing Director)

The weather might be still cold but spring is fast approaching and that means it is time for cleaning! In the spirit of spring cleaning, I thought of a few words to make sure your finances are dirt free and fresh! 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. According to CNN Money website (1), "in one poll, nearly 25% of respondents admitted they had lost or forgotten about a key financial document; only 40% thought they could find needed paperwork at a moment's notice." You can easily eliminate this unnecessary worry in your life by consolidating your credit cards into one loan. By doing so, you can rest a sure:

#### 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, as 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 spring by  
consolidating your cards into  
one loan with LISEFCU**

*Start Saving Today!*



1. Ashford, Kate 2013 "http://money.cnn.com/2013/04/01/pf/bank-accounts.moneymag/"

# SPECIAL PROMOTION

**Spring is fast approaching and that means it is time for cleaning!**

**Spring clean your finances by consolidating your credit cards into one loan with your favorite Credit Union.**

**In the spirit of spring cleaning, make sure your finances are dirt free and fresh!**



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

Loan Terms: 60 months, \$20,000.00 max  
Fixed rates as low as 9.99%\*

\*Credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

## AUTO



*New*

Rates as low as 2.99%\*  
for up to 72 months\*

*Used*

Rates as low as 3.49%\*  
for up to 60 months\*

For more information call Sanaz Gorjizadeh at 631-291-9166

## Know Your Credit Union Staff



### Kathy Zwirblis

Most of you might not have met Kathy. She works in the back office and is in charge of the collection department. She joined LISEFCU in 2007 and brought with her 30 years of experience in the banking industry. Because of her outstanding dedication, our Credit Union has had very low delinquency rate so far. She makes sure all the payments are current and consults with members about their best payment options. She also takes care of all debit and ATM card issues. She enjoys reading mystery books and watching mystery TV programs.



### 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](http://www.lisefcu.org)