

March  
2017

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*

Rosemary Serviss  
*Teller*

## Manager's Message



Dear Member,

In January, we began to roll out our EMV-chip Debit cards. These chip-enhanced cards offer better security and protection against card counterfeiting and fraud. When your Debit card expires, you will receive your new card. And as March approaches, more changes are just around the corner at the Credit Union.

Spring is the season associated with new life and growth. And here at LISEFCU, the services are about to blossom. In our continuing effort to bring you the latest technology, we are enhancing our online banking experience to make it faster, easier, and more intuitive than ever to use. In late March, we will begin to roll out **Mobicint**, a new and improved Internet banking solution. This new technology provides users a unique account access environment that will change the way you do banking.

Mobicint provides a simplified view of your credit union account. It gives you a quicker way to find what you are looking for. If you are a fan of online banking and can't wait to see the enhancements, check out the tutorial video that will be on our website soon. And if you do not use online banking ... what are you waiting for?! It's safe and secure so sign up now! Call the Credit Union for information on how to sign up or learn more about the features and benefits.

Online banking is just one of the many services we offer here at LISEFCU. Are you using the Credit Union services to your full advantage? We want all of our members to make use of all we have to offer.

- Bill Pay • Car Loans
- Certificates of Deposit • Christmas Club
- Courtesy Pay • Debit cards
- E-statements • Free checking
- Home Equity Line of Credit • Mobile App
- Mobile check deposit • Money market account
- Personal Loans • Vacation account • Youth accounts

Thanks to you and your continued patronage, LISEFCU is financially stronger than ever. We are prepared to serve you with a full array of products and services to meet your financial goals. So few members take full advantage of all the services that go along with being a member. Why not stop by and see what we can do for you?!

Joyce Miller  
Manager

## Clean Up Your Finances this Spring



*Debt Consolidation Loan as low as 9.99%\*!*  
\*APR, credit extension and approval based upon the applicants credit history, payment history and ability to repay the credit extended

## A Few Words With Regards to Your Finances:

By Sanaz Liana Marashi  
 Loan Officer



The weather might still be 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. 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:

### 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!

### 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).

### 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, if 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 and start saving today!



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



**Have you downloaded our App? If not, do it today!**

Access your account anywhere, anytime from your phone.

### Take these easy steps:

- 1 Find our app (LISEFCU) in the App Store
- 2 Log in with your online banking username and password
- 3 Register your device from a computer or laptop for the first time (follow the instructions on your phone)
- 4 Agree to the terms and conditions and log in!
- 5 If you have any questions, call us at 631-291-9160



### 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

