

September  
2018

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*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

Ian Francis  
*Director*

Robert Martin  
*Director*

### Credit Committee

Kent Edwards  
*Chair*

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

### Supervisory Committee

Nancy Schmidt  
*Chair*

James Fonda

Todd Schall

Cliff Winter

Joseph Zacharia

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Manoela Dos Santos  
*Member Service  
Representative*

Samantha Garcia  
*Teller*

Francesca Miller  
*Teller*

## Are You Taking Advantage of All that We Offer?

*LISEFCU has Free Checking Accounts  
and Free Debit Cards!*



Get the best features of checks and ATM cards  
with one convenient card:

**Access to Surcharge Free ATMs**

**Ability to Make Purchases Worldwide**

**Block/Unblock Control on Mobile App**

**Our free checking accounts have no minimum  
balances and no monthly service fees to worry about!**

# PILE UP ON THE SAVINGS!



## 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:

### 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 up your finances come true this spring by consolidating your cards into one loan with LISEFCU and start saving today!

## Remote Check Deposit:

Effective immediately all mobile deposit checks that are not endorsed properly will be rejected. Please make sure to write "For LISEFCU Mobile Deposit Only" on all mobile deposits along with the correct first and last name signature endorsement. All checks will be reviewed for compliance.

## Stay Tuned for Some Exciting News About Our Website!!!



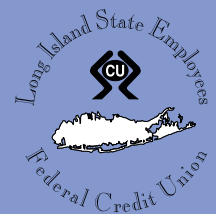
*Members Helping Members Since 1938*



## 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:*  
Labor Day, September 3rd



### 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)