

October
2013

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

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

Linda Doyle
Loan Officer

Kathy Zwirblis
Collections

Stephine Pisano
*Member Services
Representative*

Sanaz Gorjizadeh
Teller

Holiday Skip-A-Payment

NOVEMBER 2013 THRU JANUARY 2014

For just a \$35 fee per loan, you can skip your November, December or January payment. Just complete a Skip A Payment form and return it by mail, fax or drop it off in the office. **It's that simple!**

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

Overdraft protection (suffixes 31 and 32) and home equity loans are not eligible for this program.

If you have any questions, please contact Linda Doyle at 631-291-9166.

For a Limited Time Only!

Holiday Club Opening Deposit Grab Bag



Just open a new holiday club with at least a \$20.00 payroll deduction and take a chance at our grab bag. You could win an opening deposit between \$5 and \$50 dollars. Al ready have a holiday club? Just increase your payroll deductions by \$10 per pay period and you too could win between \$5 and \$50 in our grab bag.

You must leave the funds on deposit for the entire term of club (till September 2013) and must continue to make regular payroll contributions to be eligible. Early withdrawals will forfeit opening deposit.

*The Holiday
Season is here!*

Could You Use Some Extra Money?

You can apply for a special holiday loan up to \$2,000.00 for 12 months for as low as 8.99%* This holiday loan is available until January 31, 2014.

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



Long Island State Employees Federal Credit Union



Is now the time to tap into the equity in your home?



- Are you planning a wedding?
- Are you sending a child off to college?
- Is there a home improvement you've been putting off?
- Have you been dreaming of a fabulous vacation?



Come Join Us for ZINGO!

Well then YES NOW is the TIME!

No Closing Fees *

* All rates are based on your credit score and terms are subject to change without notice. All offers are subject to credit approval; applicants may be offered credit at higher rate and other terms. Other conditions may apply. Homeowners insurance required on all loans secured by real property; flood insurance may also be required.

* Exception Mortgage Sales Tax

- Enjoy an interest rate that's fixed for the life of the loan so you always have an attractive rate.
- Choose your loan amount from \$ 30,000 to \$150,000–based on your individual need.
- Choose your term (5 to 15 years) so you can enjoy extra financial flexibility.

**November 8, 2013
at the
State Office Building
in the cafeteria
at 5:15pm**

LISEFCU is all about FAMILIES and we want this to be for everyone!

Kids welcome!

\$5.00 per person, children 10 & under free.
(If a Credit Union member)

There must be at least 25 members present in order to play ZINGO! Make your reservations by November 4th!

We want to thank everyone who joined in our 75th year celebration.

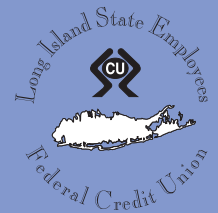


The 75th person who came into our office is pictured, Brian Kralj.



The winner of our 75th raffle is pictured, Marion Frosch.

Holiday Closings:
 Veteran's Day November 11th
 Thanksgiving Day Nov. 28th & 29th

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