

November  
2019

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*

Ian Francis  
*Vice President*

Richard Causin  
*Treasurer*

Thomas Oelerich  
*Director*

Margaret Conklin  
*Director*

Michael Maryea  
*Director*

Robert Martin  
*Director*

### Credit Committee

Kent Edwards  
*Chair*

Don Jayamaha

Carol Marchesi

Janet Mahoney

Michael Maryea

### Supervisory Committee

Margaret Conklin  
*Chair*

Cliff Winter

### Office Staff

Joyce Miller  
*Manager*

Sanaz Liana Marashi  
*Loan Officer/  
Marketing Director*

Samantha Garcia  
*Member Service  
Representative*

Francesca Miller  
*Teller*

Samantha Sinanan  
*Teller*

## Nov, Dec 2019 or Jan 2020



## Skip a Payment!

& PUT MORE GIFTS UNDER THE TREE

For just \$35 per loan you can skip your November, December, or January payment\*  
Pick up a form at your local Credit Union and return before your loan payment is due

\*suffixes 30, 31, 32, home equity and new loans  
(less than 6 months) are not eligible for this program.

Questions? Call 631-291-9166

Just pick up your form from the Credit Union,  
complete and return it by mail, fax or drop it off in the office.

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

## Skip a Payment!

*Put  
more gifts  
under the  
tree this  
year!*



## Don't Let Gift-Giving Stress You Out!

Light up your Holiday Season  
WITH A LOAN FROM LISEFCU!

MAX: \$2,000 | TERM: 1 YEAR | INTEREST RATES AS LOW AS 8.99%

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

*Make an appointment today for a free consultation  
with Sanaz Liana Marashi 631-291-9166*



**Thanks to All  
Who Came in for  
Our Oktoberfest!**

**We Hope to See  
You All Soon!**



## CYBERSECURITY AWARENESS



**Be ready  
and prepared.**

Take preventative  
measures with the  
following:

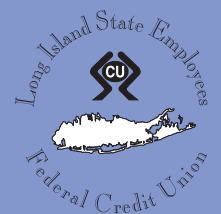
- Monitor your bank accounts daily
- Understand what to look for
- Never disclose sensitive information online
- If something doesn't look right, contact us immediately

### *Holiday Closing:*

Veterans Day,  
Observed Nov 11th

Thanksgiving Day, Nov 28th

Day after Thanksgiving,  
Nov 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](http://www.lisefcu.org)

*Members Helping Members Since 1938*