

Long Island Sounds

October
2021



Invested in Our Members Since 1938

MISSION STATEMENT

The mission of the Long Island Alliance 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

Ian Francis
President

Robert Martin
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
Director

Larry Malsam
Director

Michael Maryea
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*

Francesca Miller
Teller

Malissa Villanueva
Teller

Is Making Your Car Payment Harder and Harder Each Month?

Do you ever wonder if there is a way to get out of the loan?

If yes, then you might be stuck in a bad car loan



A bad car loan is one that you can't afford or one where you are paying more than you have to each month.



Car payments are divided into three parts:

Principal: The amount you borrowed

Interest: What the lender charges for the loan

Term: The amount of time you have to pay back the loan

Did you know that by lowering your monthly car payment by just \$20 you could save over \$200 a year? You'll save money and be satisfied knowing you got a good deal. All of this may seem daunting so let LIAFCU help you!

Don't worry, there may be a way for you to keep your car & lower your monthly payments!

Come in or call our Loan Officer, Sanaz Liana Marashi, at (631) 291-9166 to learn more about how we can help you save on your car loan!

Let Your Financial Problems FALL Behind You
Apply for a Personal Loan Today!

Max: \$20,000.00

Term: 5 years

Interest Rate: as low as 9.99%*

Apply for a personal loan for any purpose:
 home improvement, going on your dream
 vacation, or simply to pay bills.

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

We Are Featured in the Hauppauge Library Newsletter!



You already know that your Hauppauge Public Library card is a key that opens up a world of entertainment, education, and information. But, did you know that as a Hauppauge Public Library cardholder you are also eligible to join Long Island Alliance Federal Credit Union?



As a credit union, LIAFCU is a not-for-profit cooperative financial institution owned by its members. LIAFCU offers a full range of banking services, but profits are returned to members in the form of higher savings and checking interest, lower loan rates, and other benefits.

The Hauppauge-based credit union has been helping New York State employees and their families for over 75 years, and now Hauppauge Public Library cardholders can join too.

Visit liafcu.org for more information.

Do you know somebody who is a Hauppauge Library Member?

Members of the Hauppauge Library are now able to open an account and join the LIAFCU family.

Spread the word today!

Invested in Our Members Since 1938

Your Holiday Club will be Transferred to your Savings Account on October 4th



Start saving for
NEXT YEAR!

Open your
 Holiday Club today!

Closing:

October 11th,
 Columbus Day



Long Island Alliance
 FEDERAL CREDIT UNION

250 Veterans Highway
 Hauppauge, NY 11788

TOLL FREE:
 1 877 547 3328

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.liafcu.org