

March  
2022



*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*

## Lowest Car Loan Rates of the Year!

**FOR A LIMITED TIME ONLY!**

**LOW INTEREST  
AUTO LOANS**

New Car Loan Rate as low as: 1.99%\*  
Used Car Loan Rate as low as: 2.49%\*  
Refinance Car Loan Rate as low as: 2.49%

*\*For credit score 700 and higher the interest rate is 1% lower than the normal rate!*

- Terms up to 72 months on new vehicles
- Terms up to 60 months on used vehicles up to 6 years old;
- Financing up to 100% NADA Retail Value on used vehicles
- Payroll deduction and automatic share transfer repayment available
- Optional credit disability and life insurance is available.
- No prepayment penalty

*Contact Sanaz Liana Marashi for more  
info and to apply.*

*631-291-9166*

# TAX LOAN

GET UP TO  
**\$3,000**

**2% LOWER RATE**  
THAN A PERSONAL LOAN



*Congrats to the Winner of our Newsletter Raffle!*

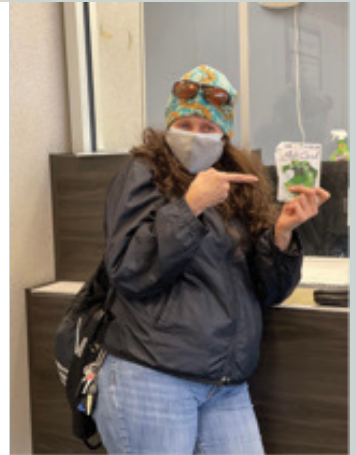
GUADALUPE BOSCH

For many, tax season is a stressful time, and today, we could all use less stress in our lives – not more. LIAFCU’s tax loan is a worry-free way to borrow up to \$3,000.00 at an interest rate 2% lower than our current personal loan rate. Take advantage of this low rate and say goodbye to tax season stress, today.

*Contact Sanaz Liana Marashi for more info and to apply. 631-291-9166*

## 7 Tips for a Stress-Free Tax Season

- 1** Keep taxes in mind year-round. Rather than wait until the tax time rush, make sure you are thinking about your tax situation throughout the year. Changed jobs? Bought a home? Knowing the impact of these and other decisions can save time and reduce headaches come April 15.
- 2** Be organized! Create a simple filing system – either a digital folder to hold scanned receipts and other documents or a physical folder – and organize the contents into income, expenses, and business income info if applicable.
- 3** Review previous year filings. Even if you are electronically filing with an online provider that you used in previous years, it’s helpful to take a look at your return from last year and prior years and have it at the ready for reference.
- 4** Be sure to know all of your income. Started freelancing in 2021? You have to file an income tax return if your net earnings from self-employment exceed \$400.
- 5** Know your deductions and review transactions for missed expenses that may give you a tax break. Take a look at your transaction summaries from credit cards and bank accounts, and look for potential business or non-reimbursed employee expenses that might be deductible.
- 6** Fully take advantage of qualified retirement plans. If you haven’t maximized the allowable limits for your IRA or SEP account, you have until April 15. The annual contribution limits depend on your age, but don’t miss out on this often overlooked last-minute tip for tax savings.
- 7** Prepare for next year. Forecast your income situation for the next year. If you owe, look into adjusting your withholding with your employer. Look, beyond your withholding to additional ways to reduce your tax liability, such as participating in flexible spending accounts for health care, child care, or commuting expenses.



*Spring is Here!  
March 20, 2022*



**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

