

March  
2023



*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

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*

Michelle Hernandez  
*Teller*

Take advantage of our

## TAX LOAN

Get up to \$3000.00  
2% lower  
than a personal loan

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 at  
631-291-9166 for more info and to apply,  
or text to 631-290-8909.*

# Spring Time!

*Time to Grow Your Savings!*

Consolidate Your Debt and Start Saving!



**Debt Consolidation loan as low as 9.99%\***  
**Borrow up to \$20,000**

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

## A FEW WORDS WITH REGARDS TO YOUR FINANCES:

The weather might still be cold but spring is approaching fast and that means it is time for cleaning! In the spirit of spring cleaning, I thought of a few words to make sure your finances are dirt free and fresh! 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 helps 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:

### You can save money by paying a lower interest rate

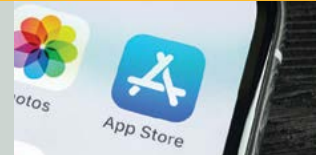
The interest that you pay on your credit cards is probably three times the interest you will end up paying on a personal loan at LIAFCU. Lowering your interest rate means lower monthly payments and more money in your pocket!

### 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.

### 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 to take care of one loan. 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 your finances come true this spring by consolidating your credit card debt into one loan with LIAFCU and start saving today!



**Have You Downloaded Our App?**

If not, do it today!

**Access your account anywhere, anytime from your device.**

Take these easy steps:

Find our app (LIAFCU) in the App Store.

Log in with your account number and password.

Register your device from a computer or laptop for the first time (follow the instructions on your phone).

Agree to the terms and conditions and log in!

*If you have any questions, Call us at 631-291-9160*



**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](http://www.liafcu.org)