

# Long Island Sounds

September  
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

#### Supervisory Committee

Margaret Conklin  
Chair

Cliff Winter

#### Office Staff

Joyce Miller  
Manager

Sanaz Liana  
Marashi  
Loan Officer/  
Marketing Director

Michelle Hernandez  
Teller



**Max: \$20,000.00**

**Term: 5 years**

**Interest rate: as low as 9.99%\***

You can apply for a personal loan for any purpose such as home improvement, going on your dream vacation, or simply to pay bills.

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

**Do you have several major expenses or just need a small loan?**



## Steps to Protect Against Identity Theft



- 1** Do not disclose account numbers over the phone unless initiating the call.
- 2** Keep a record of account numbers and telephone contacts of each card issuer or creditor to report a loss quickly.
- 3** Shred old cards and any documents with sensitive information.
- 4** Carry only needed cards.
- 5** Do not carry PIN in wallet, write it on ATM or debit card, or share with anyone.
- 6** Promptly compare monthly statements to receipts. Report mistakes or discrepancies as soon as possible.
- 7** Regularly check account activity online.

## A personal loan by LIAFCU can give you access to the cash you need.

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:

### **1 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!

### **2 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).

### **3 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 one loan to take care of. 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 up your finances come true this spring by consolidating your cards into one loan with LIAFCU and start saving today!

*Holiday Closing:*  
Labor Day, September 4th



**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)

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