

# Long Island SOUNDS



*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.

*Don't let gift-giving stress you out!*

## LIGHT UP YOUR HOLIDAY SEASON WITH A LOAN FROM LIAFCU

Max: \$2,000.00 Term: 1 year  
Interest Rate a low as: 8.99%

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

**Apply for a Holiday Loan!**



**WE KNOW YOU ARE BUSY DURING THE HOLIDAYS**  
So we made it easier for you to apply for a loan!

**Text us at 631-290-8909**

Monday-Friday, 9 a.m. to 4 p.m.

*Have a Happy Holiday!*

## How Should I Manage My Holiday Shopping Expenses?



Holiday season is fast approaching! The last thing you should have to worry about is the stress of managing your expenses as you get all your holiday shopping done. LIAFCU is here to help so you can worry less and enjoy the holiday season. We've put together a few options to help make your gift-giving as stress-free as possible!

### 1. Holiday Loan

If your holiday expenses will be up to \$2000, you can apply for a holiday loan with Long Island Alliance FCU. Our Holiday loan's interest rate is 1% less than our personal loan and you will pay it back in one year which means next year this time you are done with paying back your loan.

### 2. Personal loans

If your holiday expenses are more than \$2000, apply for a personal loan with us. Our personal loan's interest rate is much lower than the interest rate on credit cards.

### 3. Skip-a-Payment

At Long Island Alliance FCU, we offer you our own gift this time of year: the option to skip a loan payment to give you that extra cash flow. When you choose Skip-a-Payment, you can pay for those presents without adding to your current debt!

### 4. Holiday Club Account

Our Holiday Club account allows you to start earning dividends from the moment you make your first deposit to the day of withdrawal, no matter the amount. The dividends are posted quarterly and the funds are automatically transferred the first week of October into either your Checking Account or Regular Savings Account.

**Call us at (631) 291-9160 or come in and let LIAFCU take care of your holiday season stress!**

## Credit Union Will be Closed:

Christmas Day  
December 25, 2023

New Year's Day  
January 1, 2024

### BOARD OF DIRECTORS

Ian Francis  
President

Robert Martin  
Vice President

Richard Causin  
Treasurer

Thomas Olerich  
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

Audrina Shear  
Teller

## PUT MORE GIFTS UNDER THE TREE THIS YEAR

### Skip-A-Payment!

November, December 2023 or January 2024

For just a \$35 fee per loan you can skip your November, December, or January payment!

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

\* Suffixes 30, 31, 32, home equity loans and loans less than 6 months are not eligible for this promotion.



## Loan Rates As Low As...

<b>6.49% APR</b>	New Car Loan
<b>6.99% APR</b>	Used Car Loan
<b>9.99% APR</b>	Personal Loan
<b>8.99% APR</b>	Holiday Loan
<b>13.49% APR</b>	Variable Line of Credit
<b>9.49% APR</b>	Home Equity Line of Credit

## YEAR END TAX INFORMATION

Please note that your 1099 will be printed on the last page of your December statement if you received more than \$10 in dividends for the year.

Your 1098 will be printed on the last page of your December statement if you paid more than \$600 in interest on a home equity loan.

