



*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.

## 2024 New Year Financial Resolutions



*A message from Sanaz Liana Marashi*

As the calendar turns a new page, it's time again to set some goals to improve our lives. Exercising more, getting organized, learning a new skill, and spending more time with family and friends can all help improve our lives. But what about our finances? Writing financial resolutions can be difficult as most people have a hard time even knowing where to begin.

Finding the right guidance and support is crucial for people looking to achieve financial wellness. In my desire to help others, I embarked on a journey to become a certified credit union financial counselor. I can help individuals and families take control of their finances, make informed decisions, and achieve their financial goals. With my expertise and personalized approach, I can empower members to navigate the complexity of money management and create a solid foundation for their future.

I take a comprehensive approach to financial counseling. By conducting a thorough assessment of members' financial health, I gain an understanding of their current situation and identify areas for improvement.

These are a few of the areas I can help you with to improve your finances and reach your goals in 2024:

- Consolidating your credit card debt
- Improving your credit score
- Tracking expenses
- Putting aside money for a rainy day
- Repaying debt on time

By working together, we can create a solid foundation for your financial success and reaching your goals in 2024. Let's embark on this journey towards financial wellness together.

Call me at 631-291-9166 to set up an appointment.



### GET YOUR CREDIT CARD DEBT UNDER CONTROL!

*LIAFCU's debt consolidation loan is designed to give you peace of mind*

Interest rate: as low as 9.99% \*

Max loan amount: \$20,000.00

Term: 5 years

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

### Tips on how to keep your credit card debt under control:

- Prioritize your cards based on interest rate
- Pay more than your minimum balance
- Set up automatic payments through Bill Pay
- Consolidate your credit card debt into one loan



### Skip a Payment\*

**Still time to skip your January loan payment!**

For just a \$35 fee per loan you can skip your 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.

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

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



### Credit Union Will be Closed:

Martin Luther King's Birthday  
January 15

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