



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.

EXCITING NEWS!!!

INTRODUCING FINANCIAL COUNSELING

Call her today to make an appointment for your financial counseling session

Sanaz Liana Marashi

Certified Credit Union Financial Counselor

**CALL
631-291-9166**



FINANCIAL COUNSELING CAN HELP YOU WITH:

BUDGETING

Financial counseling provides valuable guidance on budgeting by offering personalized strategies to manage income, expenses, and savings, fostering improved financial stability.



DEBT MANAGEMENT

Financial counseling assists with debt management by providing expert advice on creating realistic repayment plans, negotiating with creditors, and offering tools to regain control over one's financial situation.



CREDIT REPAIR

Financial counseling contributes to credit repair by guiding individuals in disputing inaccuracies, establishing positive credit habits, and developing a strategic approach to gradually rebuild their credit score over time.



SAVINGS STRATEGIES

Financial counseling aids in debt savings strategies by offering tailored plans to prioritize and allocate funds efficiently, empowering individuals to systematically reduce debt while building a sustainable savings foundation.



LET'S EMBARK ON THIS JOURNEY TOWARDS FINANCIAL WELLNESS TOGETHER



Take advantage of our TAX LOAN

Get up to \$3,000.00
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 for more info and to apply.

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 About Your Finances

By Sanaz Liana Marashi

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!

Reference: 1. Ashford, Kate 2013 "http://money.cnn.com/2013/04/01/pf/bank-accounts.moneymag/"

Loan Rates As Low As...

| | |
|------------|----------------------------|
| 6.74% APR | New Car Loan |
| 7.24% APR | Used Car Loan |
| 7.99% APR | Tax Loan |
| 9.99% APR | Personal Loan |
| 13.49% APR | Variable Line of Credit |
| 9.49% APR | Home Equity Line of Credit |

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