

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.

Spring Time! TIME TO GROW YOUR SAVINGS

Consolidate your debt and start saving!



Consolidating credit cards into a personal loan can offer several benefits. One key advantage is lower interest rates on a personal loan compared to credit card rates, which can help save money on interest payments over time. Additionally, consolidating multiple credit card balances into one loan can simplify the repayment process by combining all debts into a single monthly payment. This can make it easier to track and manage debt, reducing the risk of missing payments and incurring additional fees or penalties. Finally, consolidating credit cards into a personal loan can also help improve credit scores by reducing credit utilization ratios and demonstrating responsible debt management practices.

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



Put all your eggs in one basket!

LIAFCU MEETS ALL YOUR FINANCIAL NEEDS

Check out all our services!

Are You Utilizing All the Digital Services LIAFCU Offers?

Spring is the season associated with new life and growth. And here at LIAFCU, the services are blossoming. In our continued effort to bring you the latest technology, we offer a wide range of free digital services to make your banking experience easier, faster, and more intuitive than ever to use. Make sure you are taking advantage of all we have to offer. If you have any question or need instruction on using any of our services, please give us a call or visit the branch.

At the Credit Union, we are always ready to help our members with any questions regarding our services.

STILL TIME TO APPLY FOR OUR TAX LOAN

GET UP TO **\$3,000** | **2% LOWER RATE** THAN A PERSONAL LOAN



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.

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- Sanaz Liana Marashi
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Marketing Director
- Michelle Hernandez
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- Audrina Shear
Teller



Financial Tip of the Month



This month's financial counseling tip is all about creating a budget that works for you. Start by tracking your expenses for a month to understand where your money is going. Once you have a clear picture of your spending

habits, categorize your expenses into fixed costs (like rent and utilities) and variable costs (like dining out and entertainment). From there, set realistic goals for each category and make adjustments as needed to stay within your budget. Remember, the key to financial success is to be proactive and intentional with your money management.

Do you need help?

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

Sanaz Liana Marashi
Certified Credit Union Financial Counselor

CALL 631-291-9166



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