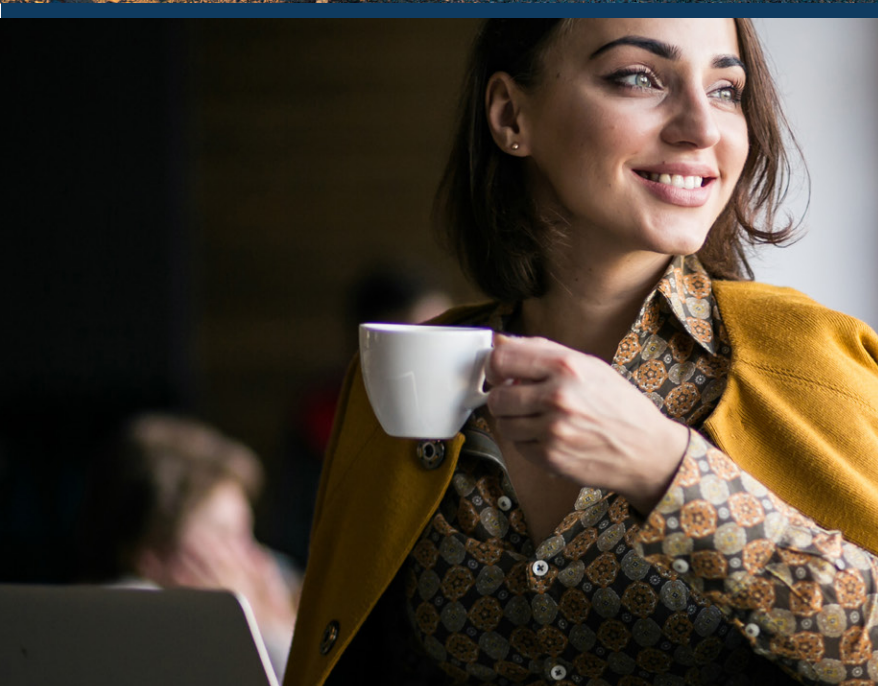


Invested in Our Members Since 1938

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.



Let your financial problems

# Fall

behind you

## Apply for a personal loan today!

As you enjoy the vibrant colors of fall and the warmth of family gatherings, take a proactive step toward financial freedom.

By applying for a personal loan, you can let your financial problems FALL behind you and focus on what truly matters—creating memories and enjoying life.

### With amounts up to \$20,000 available and interest rates starting at just 9.99\*%

There's no better time than now to take control of your finances. Don't let financial stress overshadow your autumn; instead, embrace this season of change with confidence and clarity.

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

As the leaves begin to change and the air turns crisp, fall is a season of transformation and new beginnings.

Just as nature sheds its old layers to make way for fresh growth, you too can leave your financial worries behind. If you're feeling weighed down by unexpected expenses or debt, now is the perfect time to consider a personal loan. **With amounts up to \$20,000, a term of five years, and interest rates as low as 9.99%,** you can take control of your finances and embrace the opportunities that lie ahead.



## Why Fall is the Perfect Time for Financial Renewal

Fall represents a time of reflection and preparation. As we transition from the hustle and bustle of summer into the cozy embrace of autumn, it's an ideal moment to assess your financial situation. Whether it's planning for holiday expenses, managing medical bills, or consolidating debt, a personal loan can provide the financial relief you need.

### The Benefits of a Personal Loan

- 1. Consolidate Debt:** If you're juggling multiple debts with varying interest rates, a personal loan allows you to consolidate them into one manageable monthly payment. This can simplify your finances and potentially save you money on interest.
- 2. Cover Unexpected Expenses:** Life is unpredictable. Whether it's a home repair, medical emergency, or car trouble, a personal loan can help you cover these unexpected costs without derailing your budget.
- 3. Flexible Use:** Unlike some loans that are designated for specific purposes, personal loans can be used for virtually anything—education expenses, home improvements, or even a much-needed vacation.
- 4. Fixed Payments:** With a personal loan, you'll benefit from fixed monthly payments over the term of the loan, making it easier to plan your budget and manage your cash flow.

### How to Apply

Applying for a personal loan is straightforward and can often be done over the phone in just a few minutes. Here's how:

- 1. Assess Your Needs:** Determine how much you need to borrow and what you'll use the funds for. Remember, you can apply for up to \$20,000.
- 2. Check Your Credit Score:** Your credit score will play a significant role in determining your eligibility and interest rate. Knowing where you stand can help you prepare for the application process.
- 3. Gather Documentation:** Be prepared to provide information about your income, and any existing debts during the application process.
- 4. Apply:** Simply give us a call on **631-291-9166**.

*Remember, just as the trees shed their leaves to prepare for new growth, you too can shed your financial burdens and prepare for a brighter future.*

Apply for a personal loan today and watch as your worries fade away with the falling leaves!



## To protect yourself from IDENTITY THEFT, follow these key steps:

- 1. Use Strong Passwords:** Create complex passwords and avoid easily guessable information.
- 2. Enable Two-Factor Authentication:** Add an extra layer of security to your accounts.
- 3. Monitor Your Accounts:** Regularly check for unauthorized transactions and set up alerts.
- 4. Check Credit Reports:** Review your credit reports annually for unfamiliar accounts.
- 5. Limit Information Sharing:** Be cautious about sharing personal information online.
- 6. Use Secure Connections:** Avoid public Wi-Fi for sensitive transactions; consider using a VPN.
- 7. Shred Documents:** Destroy sensitive documents before disposal.
- 8. Beware of Phishing Scams:** Verify the source of unsolicited communications before responding.
- 9. Lock Your Credit:** Consider placing a credit freeze with major bureaus to prevent new accounts.
- 10. Stay Informed:** Keep up-to-date on identity theft tactics and scams.
- 11. Report Identity Theft:** Act quickly by reporting to the FTC and contacting financial institutions if you suspect theft.

These measures can help you safeguard your personal information effectively.



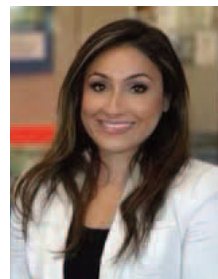
### Loan Rates As Low As...

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

## September Financial Counseling Tip

As we step into the month of Fall, take a moment to cozy up your finances too! September is a great time to review your summer spending and get back on track. Start by assessing your budget, categorizing needs versus wants, and making adjustments to save for the upcoming holiday season. Consider setting aside a small portion each month to avoid last-minute financial stress. Additionally, take advantage of end-of-season sales to stock up on essentials and plan ahead for future expenses. By doing so, you'll be falling into a more financially secure routine in no time!

### Do you need help?



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

**Sanaz Liana Marashi**  
Certified Liana Marashi  
Financial Counselor

**CALL 631-291-9166**



### HOLIDAY CLOSING

## Labor day September 2<sup>ND</sup>

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