



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.

Fall into savings with OUR LIMITED-TIME OFFER!

Autumn is here, and it's the perfect time to harvest a great return on your investment!

For a limited time, LIAFCU is offering a 4% APY* Share Certificate for 15 months!



To take advantage of this amazing deal, simply bring in new money from another financial institution and deposit it into a Share Certificate. The minimum investment is \$1,000, and the maximum is \$100,000.

Don't let this opportunity slip away like autumn leaves in the wind! This limited-time offer won't last long, so act now to secure your 4% APY*

Terms:

- 4% APY* for 15 months
- Minimum deposit: \$1,000
- Maximum deposit: \$100,000
- New money only (from another financial institution)
- Limited time offer

Visit us or call (631) 291-9160 to learn more and take advantage of this incredible offer. Don't miss out on this chance to grow your savings and make your money work for you!

*APY = Annual Percentage Yield. Rates are subject to change. Certain conditions and restrictions may apply.

Get ready for a howling good deal!

This Halloween, cast a spell of convenience and treat yourself to a debit card from LIAFCU!

There are no annual fees to haunt you and access to a network of ATMs to withdraw cash from.

Happy Halloween!



October is here, and the spooky season is upon us!

But what's truly frightening is being trapped in a bad car loan. Are car payments becoming a monthly nightmare? Do you dream of breaking free from the weight of your loan?

As the leaves change and the temperatures drop, don't let loan stress chill you to the bone!

Let LIAFCU be your warm and cozy haven. Our Loan Officer, Sanaz Liana Marashi, is ready to help you navigate a smarter car loan solution. A typical car loan consists of three components:

- **Principal:** The initial borrowed amount
- **Interest:** The lender's charge for the loan
- **Term:** The repayment period

Take the wheel and steer your finances towards a brighter future.
Visit us or call (631) 291-9166 to get started.



Reducing your monthly car payment by just \$20 can save you over \$200 annually! Imagine the relief and satisfaction of securing a better deal, just in time for the holiday season. Contact us today to discover how we can help you: - Refinance your loan for lower payments if possible.

HOLIDAY CLOSING

**Columbus Day
October 14th**

BOARD OF DIRECTORS

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Robert Martin
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OFFICE STAFF


Joyce Miller
Manager

Sanaz Liana Marashi
Loan Officer/
Marketing Director

Michelle Hernandez
Teller

Audrina Shear
Teller

Gina Giardella
Teller



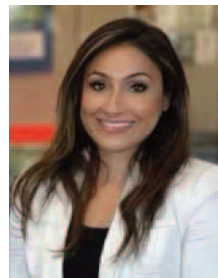


October Financial Counseling Tip

As spooky season approaches and Halloween treats tempt your wallet, don't let financial frights haunt you! October is an ideal time to cast a light on your spending habits and make some adjustments.

Consider implementing a "treat yourself" budget, where you set aside a small amount for festive expenses, like costumes or candy. Meanwhile, keep an eye on larger financial monsters, such as high-interest debt or unnecessary subscriptions. By tackling these ghoulish expenses head-on, you'll be screaming with delight at your savings by the end of the month!

Do you need help?



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

Sanaz Liana Marashi
 Certified Credit Union
 Financial Counselor

CALL 631-291-9166

Your Holiday Club will be transferred to your Savings account on October 7th.

Start saving for next year!
 Open your holiday club today!