



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.

As we enter this season of gratitude, we want to express our heartfelt appreciation for our valued members. We're thankful for the trust you've placed in us and honored to serve your financial needs. As we approach Thanksgiving, we're reminded of the importance of community and relationships.

We're grateful for your loyalty and proud to have you as part of our credit union family. **May this special time of year bring joy, warmth, and happiness to you and your loved ones.**

From our family to yours,
Happy Thanksgiving!

IMPORTANT NOTICE

Protect Your Finances This Holiday Season

As the holiday season approaches, fraudsters gear up to take advantage of unsuspecting shoppers. To safeguard your financial security, stay vigilant and monitor your accounts closely.



ENABLE TRANSACTION ALERTS

- We recommend two simple steps:
1. Download and log in to our mobile app.
 2. Enable notifications for all transactions, no matter how small.

Receive instant alerts for every transaction and:

- Detect suspicious activity swiftly
- Respond promptly to potential fraud



SET A LOW TRANSACTION THRESHOLD

- Set your transaction alert threshold to \$0.01. This way, you'll be notified of even the smallest transactions, making it easier to:
- Identify potential test charges by fraudsters
 - Catch unauthorized transactions before they escalate



REMOTE CONTROL FOR DEBIT CARDS

If you're suspicious of any activity on your debit card:

- Open our app
- Use the "Remote Control" feature to temporarily block your card. This instant action helps prevent further unauthorized transactions.



ADDITIONAL SAFETY TIPS

1. Monitor accounts regularly.
2. Use strong, unique passwords.
3. Avoid public Wi-Fi for financial transactions.
4. Keep contact information up-to-date.

Stay Safe, Stay Informed

If you need assistance, please call 631-291-9160.

Don't let fraudsters ruin your holiday cheer. Enable transaction alerts and explore our app. Report lost/stolen cards immediately! Call 1-888-241-2510

Nov, Dec 2024 or Jan 2025 Skip a Payment & put more gifts under the tree!

For just a **\$35 fee per loan** you can skip your Nov, Dec, or January payment!*

Pick up a form from the Credit Union, complete and return it by mail, email (sglisefcu@optonline.net), fax (631-360-3620) or drop it off at the Credit Union.

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

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



HOLIDAY CLOSING



**Veteran's day
November 11th**



**Thanksgiving Day
November 28th**

**Day after Thanksgiving
November 29th**

Avoid Holiday Financial Stress: Apply for Our Special Loan Offer this November!

"Breathe easy this Thanksgiving and beyond with our limited-time loan solution"

As the holiday season approaches, excitement fills the air. However, for many of us, the joy of Thanksgiving and the upcoming holidays can be overshadowed by financial worries. Unexpected expenses, gift shopping, and entertaining can put a strain on our budgets. **This November, take control of your finances with our exclusive Special Loan Offer!** Designed to alleviate holiday financial stress, this limited-time opportunity helps you cover expenses up to \$2,000 with a manageable repayment plan. Key Benefits:

- **Competitive Interest Rate:** 1% less than our personal loan rate
- **Flexible Repayment:** 1-year term, so you'll be debt-free by next Thanksgiving
- **Convenient:** Apply over the phone or in-person
- **Don't let holiday expenses weigh you down.**

Our Special Loan Offer provides:

- **Peace of mind:** Avoid high credit card interest rates and fees
- **Financial flexibility:** Cover unexpected expenses or plan ahead for holiday shopping
- **Stress reduction:** Know exactly how much you'll pay each month

If your expenses exceed \$2,000, consider our Personal Loan option. With competitive rates, it's a smarter alternative to credit card debt. Apply Now and Breathe Easy this Holiday Season! Happy Thanksgiving from Our Family to Yours! May this holiday season be filled with joy, love, and financial peace of mind.

Make an appointment today for a FREE consultation with
Sanaz Liana Marashi
631-291-9166

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November Financial Counseling Tip

As Thanksgiving approaches and the holiday season kicks off, don't let gratitude turn into financial stress! November is a great time to reflect on your spending habits and express thanks for what you already have. Avoid the temptation to overspend on Black Friday deals or lavish holiday meals. Instead, focus on hosting a frugal yet festive Thanksgiving, and consider setting a "gratitude budget" where you allocate funds for experiences, like quality time with loved ones, rather than material goods. By being mindful of your spending, you'll have more to be thankful for coming December.

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

Our Annual Meeting will be held on November 21st at 5:00pm at the NY State Office building.

If you are interested in attending, please call the credit union by November 10th, 2024.