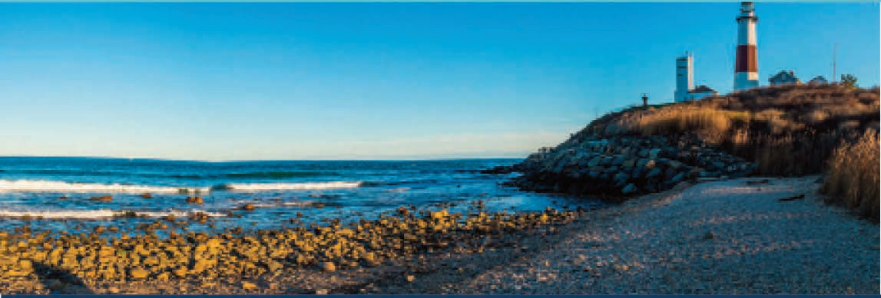


Long Island SOUNDS



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.



Don't let gift-giving stress you out!

Holiday Loan Special!

Get a holiday loan from
Long Island Alliance Federal Credit Union!

Loan Details
• Maximum: \$2,000 • Interest Rate: as low as 8.99*% • Term: 1 year

*APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended

Apply now and make your holiday season merry and bright!
Contact us: 631-291-9166

We know you are busy during the Holidays,

So we made it easier for you to apply for a loan!

TEXT US AT **631-290-8908**

Mon-Friday, 9am to 4pm

Have a Happy Holiday!



Year End Tax Information

Please note that your 1099 will be printed on the last page of your December statement if you received more than \$10 in dividends for the year.

Your 1098 which will be printed on the last page of your December statement if you paid more than \$600 in interest on a home equity loan.



December Update: Thriving Together as a Community

Dear Valued Members,

As we find ourselves in the final month of the year, it's the perfect time to reflect on the accomplishments we've achieved together and set a positive tone for the coming year. December is not just about the holiday season; it's a time for gratitude, giving back, and looking ahead to new opportunities. At Long Island Alliance Federal Credit Union, we are committed to serving you and enhancing your financial well-being.

HOLIDAY FINANCIAL TIPS

As festivities ramp up, it's easy to get carried away with spending. Here are a few tips to help you manage your holiday budget:

- 1. Create a Budget**
Determine how much you can afford to spend on gifts, decorations, and entertainment. Stick to your budget to avoid overspending.
- 2. Shop Smart**
Look for sales, coupons, and promotions. Consider making homemade gifts or spending quality time with loved ones instead of purchasing expensive items.
- 3. Take Advantage of Credit Union Resources**
We offer various financial products, including holiday loan, skip a payment and holiday club, tailored to help you manage your holiday costs.

YEAR-END FINANCIAL REVIEW

December is an ideal time to assess your financial goals for the year and prepare for the next. Take advantage of the following:

- **Review Your Accounts:** Ensure that your savings and checking accounts align with your current needs. Consider setting up automated transfers to reach your savings goals for 2025.
- **Credit Health Check:** Obtain a free copy of your credit report and ensure that your credit score is in good shape. We can help you understand your credit better and provide resources for improvement if necessary.
- **Stay Connected:** Read our monthly financial tips for simple and effective solutions to stay financially on track each month. You can also make an appointment for a free financial counseling session with Sanaz, our credit union certified financial counselor.

As we approach the new year, we want to express our gratitude for your continued trust and partnership. At Long Island Alliance FCU, our mission is to support you in achieving your financial dreams, and we appreciate the opportunity to serve you.

Wishing you and your loved ones
a joyful and prosperous holiday season!
Warm regards, Liafcu Team

Put more gifts under the tree this year **SKIP-A-PAYMENT!***

Nov, Dec 2024 or Jan 2025

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

Just pick up your form from the Credit Union, complete and return it by mail, fax or drop it off in the office.

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



BOARD OF DIRECTORS

- Ian Francis
President
- Robert Martin
Vice President
- Richard Causin
Treasurer
- Thomas Olerich
Director
- Margaret Conklin
Director
- Larry Malsam
Director
- Michael Maryea
Director

SUPERVISORY COMMITTEE

- Margaret Conklin
Chair
- Cliff Winter
- Garole Valbrun

OFFICE STAFF

- Joyce Miller
Manager
- Sanaz Liana Marashi
Loan Officer/
Marketing Director
- Michelle Hernandez
Teller
- Audrina Shear
Teller



HOLIDAY CLOSING

**Christmas Eve
Tuesday,
December 24th**
(Close at 12 Noon)

**Christmas Day
Wednesday,
December 25th**

**New Year's Day Eve
Tuesday,
December 31st**
(Close at 12 Noon)

**New Year's Day
Wednesday,
January 1st**

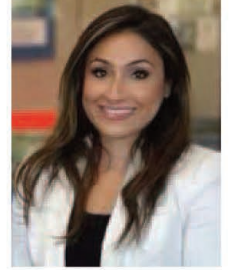
December Financial Tip

As the holiday season sparkles with festivities and gift-giving, keep your finances merry and bright! December is a time to shine a light on your spending habits and make conscious choices.

Set a realistic holiday budget and stick to it, prioritizing thoughtful gestures over pricey presents. Consider homemade gifts, Secret Santa, or charitable donations in lieu of expensive purchases.

Additionally, take advantage of year-end financial opportunities like maxing out tax-advantaged accounts or reviewing insurance coverage. By being financially mindful, you'll be wrapping up the year with a bow and a healthy financial foundation for the new year!

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