



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.

Happy New Year from Long Island Alliance Federal Credit Union!

As we welcome a new year, many of us take time to reflect on our goals and aspirations. Why not make this the year you take control of your finances? At LIAFCU, we're committed to helping you achieve your financial dreams.

START THE NEW YEAR WITH A NEW FINANCIAL RESOLUTION

Is credit card debt weighing you down? You're not alone. Many of us struggle with high-interest rates and mounting balances. But there's hope! Our debt consolidation loan is designed to give you peace of mind and help you regain control of your finances.

With LIAFCU's debt consolidation loan, you can:

- Save money by paying lower interest rates
- Improve your credit score
- Be in control of your finances

Our certified credit union financial counselor, Sanaz Liana Marashi can guide you through the process and help you create a personalized plan to tackle your debt. Take the first step towards financial freedom today! Contact Sanaz Liana Marashi to learn more about our debt consolidation loan and start your journey to a stronger financial future.

Call us today at 631-291-9166 to set up an appointment.

Wishing you a happy, healthy, and prosperous New Year!
Best regards,
LIAFCU team

Get your credit card debt under control!

LIAFCU's debt consolidation loan is designed to give you peace of mind

Interest rate: as low as 9.99% *
Max loan amount: \$20,000.00
Term: 5 years

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



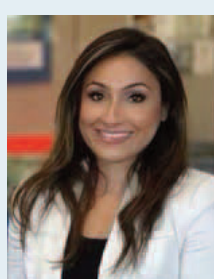
5 Ways to Start the Year Off on the Right Financial Foot!

Here are five simple yet effective ways to start the year off on the right financial foot:

- 1. Create a Budget That Works for You.** Take a close look at your income and expenses. Make a realistic budget that accounts for all your necessary expenses, savings, and debt repayment. Consider using the 50/30/20 rule: 50% for necessities, 30% for discretionary spending, and 20% for saving and debt repayment.
- 2. Pay Off High-Interest Debt.** High-interest debt, such as credit card balances, can weigh you down and hinder your financial progress. Make a plan to pay off these debts as quickly as possible. Consider consolidating debt into a lower-interest loan or balance transfer credit card.
- 3. Build an Emergency Fund.** Life is full of unexpected expenses and financial setbacks. Having a cushion of savings can help you weather these storms. Aim to save 3-6 months' worth of living expenses in an easily accessible savings account.
- 4. Boost Your Retirement Savings.** Consider contributing to tax-advantaged retirement accounts such as 401(k), IRA, or Roth IRA.
- 5. Monitoring and Adjusting Financial planning is not a one-time task; it's an ongoing process.** Regularly review your budget, investments, and debt repayment progress. Adjust your strategy as needed to stay on track and achieve your financial goals.

By following these simple steps, you'll be well on your way to starting the year off on the right financial foot. Remember, small changes can add up over time, and taking control of your finances is a great way to build a stronger, more secure future.

I am here to help you achieve your financial goals. Contact me to learn more about financial counseling and let me help you start the year off right!



Sanaz Liana Marashi



HOLIDAY CLOSING

Martin Luther King's Birthday
January 20th

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

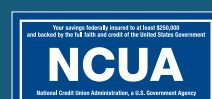
OFFICE STAFF

Joyce Miller
Manager

Sanaz Liana Marashi
Loan Officer/
Marketing Director

Michelle Hernandez
Teller

Audrina Shear
Teller



SKIP-A-PAYMENT!*

Still time to skip your January loan payment!

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

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

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

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



Loan Rates As Low As...

- 6.49% APR New Car Loan
- 6.99% APR Used Car Loan
- 9.99% APR Personal Loan
- 12.74% APR Variable Line of Credit
- 8.74% APR Home Equity Line of Credit