



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.

IMPORTANT NOTICE

LIAFCU Early Closure on Tuesday, February 11th

In our ongoing effort to provide the latest and best technology for our members, LIAFCU will be enhancing security and safety. To facilitate this upgrade, our office will close early on Tuesday, February 11th, at 12:00 noon. Mobile banking and online banking will also be down during this upgrade.

We will resume normal business hours the following day.

Thank you for your patience as we work to improve our services.

Sincerely,
LIAFCU Team



OUR POPULAR PROMOTION IS BACK!

This February, show your appreciation for your colleagues and loved ones by introducing them to the benefits of being part of our credit union family!



Here's how it works:

Refer a colleague: Bring a colleague to join our credit union, and we'll reward both you and your colleague with a gift card from Starbucks or Dunkin' Donuts!

Open an account for a family member: Help your family member experience the advantages of credit union membership. Open an account for them, and we'll give both you and your family member a gift card from Starbucks or Dunkin' Donuts!

DON'T MISS OUT ON THIS OPPORTUNITY to share the love and spread the benefits of credit union membership!

Hurry! Offer valid throughout February. Visit us today and start sharing the love!

TAKE ADVANTAGE OF OUR TAX LOAN

Get up to **\$3000.00** 2% lower than a personal loan

For many, tax season is a stressful time, and today, we could all use less stress in our lives — not more. LIAFCU's tax loan is a worry-free way to borrow up to \$3,000.00 at an interest rate 2% lower than our current personal loan rate. Take advantage of this low rate and say goodbye to tax season stress, today.

Use the funds to pay down higher interest debt, take on a home project, or treat yourself to something special — we make it easy. Contact Sanaz Liana Marashi for more info and to apply.



Love your credit union
At LIAFCU people are worth more than money!

Open an account today!



As we dive into the month of love, we want to take a moment to express our gratitude for our amazing members! Here at Long Island Alliance FCU, we're proud to have served NY State employees and their families for over 86 years.

Our promise has remained the same since day one: "Once a member, always a member." As a member of LIAFCU, you're not just a customer — you're an owner, a part of our family, and a valued member of our community. So, what sets us apart from traditional banks? For starters, our main goal is to serve our members, not to make a profit off of them. We believe in providing personalized service, fewer fees,

and a more intimate banking experience. Our members are worth more than money to us! We're committed to helping our members achieve their financial goals through education, guidance, and support.

Our Loan Officer and certified financial counselor, Sanaz Marashi, offers free personalized credit counseling — just give her a call to schedule an appointment! As a member of LIAFCU, you'll also enjoy access to:

- Thousands of surcharge-free ATMs
- Over 5,000 Credit Unions participating in Shared Branching
- Convenient account access whenever, wherever you need it.

This February, show your love by introducing your loved ones to the benefits of being part of the LIAFCU family!

Stop by, give us a call, or visit our website to open an account for those you care about today!
Happy February from your friends at Long Island Alliance FCU!

WINTER WEATHER ADVISORY:

Now that winter is here, please check our website regularly for any early closing before you make the trip to the credit union.

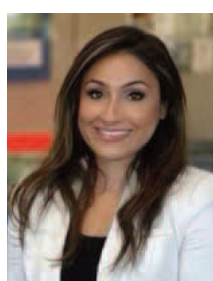


February Financial Counseling Tip of the Month:

Create a Budget That Loves You Back! As we celebrate love and relationships this February, don't forget to show some love to your finances!

Take control of your money by creating a budget that works for you. Start by tracking your income and expenses, then categorize your spending into needs, wants, and debt repayment. Make adjustments to allocate 50% of your income towards necessities, 30% towards discretionary spending, and 20% towards saving and debt repayment. By following this simple rule, you'll be on your way to financial stability and a budget that loves you back!

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

Loan Rates As Low As...

6.49% APR	New Car Loan
6.99% APR	Used Car Loan
9.99% APR	Personal Loan
7.99% APR	Tax Loan
12.49% APR	Variable Line of Credit
8.49% APR	Home Equity Line of Credit

HOLIDAY CLOSING

President's Day, Monday February 17th



Long Island Alliance FEDERAL CREDIT UNION

Would like to invite you to our **Valentine's Day Party**

Wednesday, February 12th 2025
10:00 AM - 2:00 PM

Members only! Sign up today to become a member and join in on the fun! There will be snacks & adorable giveaways!

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Teller

