



*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.



## SUPERVISORY COMMITTEE VOLUNTEERS WANTED!

Are you looking for a rewarding way to give back to your community and make a difference in the financial lives of your fellow credit union members? Consider volunteering for our Supervisory Committee! As a member of this committee, you will play a vital role in ensuring the financial integrity and soundness of our credit union.

No experience is required, and we welcome enthusiastic and dedicated individuals to join our team. Benefits of volunteering for this position:

- Gain valuable experience and knowledge of credit union operations and governance
- Make a positive impact on the financial well-being of your credit union
- Enhance your resume and professional network
- Opportunities for personal and professional growth and development
- A sense of fulfillment and pride in serving your credit union

If you're interested in this rewarding opportunity, call the credit union at 631-291-9160 to learn more!

## ARE YOU UTILIZING OUR FREE FINANCIAL COUNSELING SERVICE?

Financial counseling can help you with:



### BUDGETING

Financial counseling provides valuable guidance on budgeting by offering personalized strategies to manage income, expenses, and savings, fostering improved financial stability.



### SAVINGS STRATEGIES

Financial counseling aids in debt savings strategies by offering tailored plans to prioritize and allocate funds efficiently, empowering individuals to systematically reduce debt while building a sustainable savings foundation.



### DEBT MANAGEMENT

Financial counseling assists with debt management by providing expert advice on creating realistic repayment plans, negotiating with creditors, and offering tools to regain control over one's financial situation.



### CREDIT REPAIR

Financial counseling contributes to credit repair by guiding individuals in disputing inaccuracies, establishing positive credit habits, and developing a strategic approach to gradually rebuild their credit score over time.

LET'S EMBARK ON THIS JOURNEY TOWARDS FINANCIAL WELLNESS TOGETHER

Call Sanaz Liana Marashi, our credit union certified financial counselor to get a free personalized financial counseling session.

**631-291-9166**

## TAKE ADVANTAGE OF OUR TAX LOAN

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



### Don't Let Tax Season Stress You Out!

There's still time to take advantage of our Tax Loan promotion!

Borrow up to \$3,000 at an interest rate 2% lower than our current personal loan rate. Our Tax Loan is a hassle-free way to cover unexpected tax expenses, giving you one less thing to worry about during tax season.

Contact Sanaz Liana Marashi today to learn more and apply: 631-291-9166. Don't miss out on this limited-time offer!

## Spring Time!

Time to grow your savings!

Consolidate your debt and start saving!

Debt Consolidation loan as low as 9.99%\*  
Borrow up to \$20,000

\*APR, credit extension and approval based upon the applicants credit history, payment history and ability to repay the credit extended



### 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

### A FINANCIAL SPRING CLEANING: REFRESH YOUR FINANCES WITH LIAFCU

As the last wisps of winter dissipate, spring is finally here! It's the perfect time to give your finances a thorough spring cleaning. In this article, we'll explore how consolidating your credit card debt into one loan can help you save money, improve your credit score, and take control of your finances. Are you tired of juggling multiple credit cards, worrying about forgotten payments, and accumulating unnecessary fees? You're not alone. Many of us have accumulated credit card debt over time, but didn't know where to start to pay it off.

Consolidating your credit card debt into one loan with LIAFCU can be a game-changer. Here are just a few benefits:

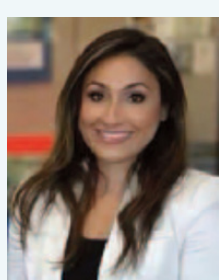
- Save money with a lower interest rate: By consolidating your credit card debt, you can enjoy a lower interest rate, resulting in lower monthly payments and more money in your pocket.
- Improve your credit score: Maxing out your credit cards can negatively impact your credit score. By paying down your debt and keeping your balances below 25% of their limits, you can improve your credit score.
- Take control of your finances: With a single loan, you'll only have to keep track of one payment, which can be automatically deducted from your paycheck. This spring, make your financial well-being a priority.

Consolidate your credit card debt into one loan with LIAFCU and start saving today! Our knowledgeable team is here to guide you through the process and help you achieve your financial goals. Contact us to learn more about our loan options and take the first step towards a financially fresh start!

## March Financial Counseling Tip of the Month:

As spring arrives, it's the perfect time to refresh your finances! This month, focus on consolidating high-interest debt, such as credit card balances, into a lower-interest loan. This simple step can save you money on interest payments and help you pay off your debt faster.

Take control of your finances and make the most of the new year—consider consolidating your debt today and start building a stronger financial future!



### 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**

### BOARD OF DIRECTORS

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Vice President
- Richard Causin  
Treasurer
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- Margaret Conklin  
Director
- Larry Malsam  
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- Michael Maryea  
Director

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- Cliff Winter

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

