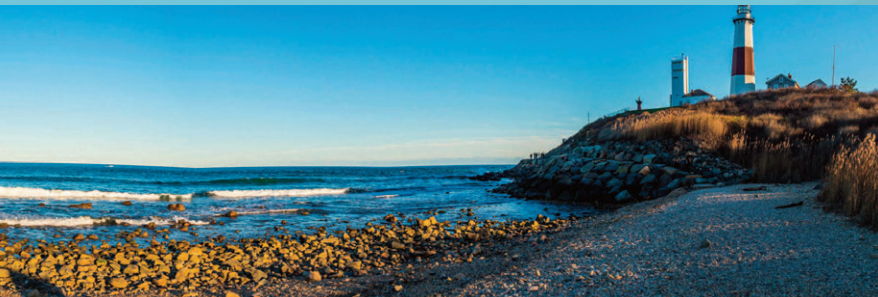



Long Island SOUNDS



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.



Spring into Savings with LIAFCU!

April showers may bring May flowers, but at LIAFCU, we're bringing you exciting opportunities to grow your savings! As a valued member, we invite you to take advantage of our competitive loan rates, high-yield savings accounts, and exclusive financial education resources.

This month, we're highlighting our **Debt Consolidation Loan**, designed to help you simplify your finances and save on interest. If you're juggling multiple debts with high interest rates, our loan can help you consolidate them into one manageable monthly payment.

Stay tuned for more updates, financial tips, and member benefits in the months to come!

Happy Spring
from your friends at LIAFCU!



Consolidate your debt and start saving!

Consolidating credit cards into a personal loan offers numerous advantages. By securing a lower interest rate, you can significantly reduce interest payments over time.

Simplifying your finances is another benefit, as merging multiple credit card balances into one loan translates to a single monthly payment. This streamlined approach minimizes the risk of missed payments, extra fees, and penalties. Additionally, consolidating credit cards can positively impact your credit score. By reducing credit utilization ratios and showcasing responsible debt management, you can improve your credit health and pave the way for a stronger financial future.

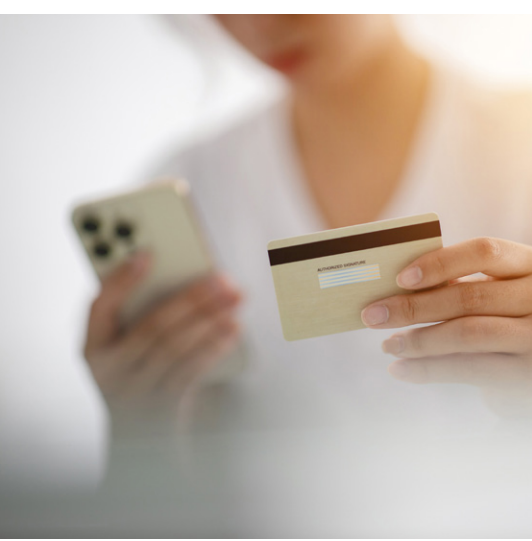
Debt Consolidation loan as low as 9.99%*
Borrow up to \$20,000

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



Put all your eggs in one basket!

LIAFCU meets all your financial needs!
Check out all our services!



Spring Forward with LIAFCU's Digital Banking!

As spring brings new life and growth, LIAFCU is blossoming with innovative digital services.

We're committed to providing you with the latest technology to make your banking experience easier, faster, and more intuitive. Discover our wide range of free digital services designed to simplify your banking. From mobile banking to online bill pay, we've got you covered.

Need help getting started or have questions about our services? Our friendly team is here to assist you. Simply call us or visit your local branch. We're dedicated to supporting our members every step of the way.

Don't miss out on the benefits of digital banking. Explore our services today and experience the convenience and flexibility of banking with LIAFCU!

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Still time to apply for our Tax Loan

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.

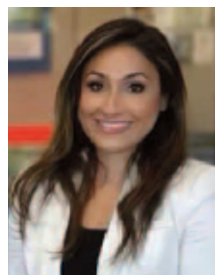


April Financial Tip

Blossom into Savings with a Budget Refresh

Refresh your budget this spring by reviewing your expenses from the past quarter and identifying areas to cut back. Allocate saved funds towards paying off debt, building an emergency fund, or saving for long-term goals, making small adjustments to achieve significant progress towards your financial goals.

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