

Long Island Sounds

January
2023



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.

Board of Directors

Ian Francis
President

Robert Martin
Vice President

Richard Causin
Treasurer

Thomas Oelerich
Director

Margaret Conklin
Director

Larry Malsam
Director

Michael Maryea
Director

Credit Committee

Kent Edwards
Chair

Don Jayamaha

Janet Mahoney

Michael Maryea

Supervisory Committee

Margaret Conklin
Chair

Cliff Winter

Office Staff

Joyce Miller
Manager

Sanaz Liana Marashi
*Loan Officer/
Marketing Director*

Francesca Miller
Teller

Michelle Hernandez
Teller

Start the NEW year with a
NEW resolution:
Get your credit card debt
under control!

WE WISH YOU A
HAPPY NEW YEAR

Apply for a
Debt Consolidation
loan today



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

We will help you to:

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

*Make an appointment today for a free consultation
with Sanaz Liana Marashi 631-291-9166*

NEW YEAR FINANCIAL RESOLUTIONS *for 2023*

As the calendar turns a new page, it's time again to set some goals to improve our lives. Exercising more, getting organized, learning a new skill, and spending more time with family and friends can all help improve our lives. But what about our finances?

HOW TO
choose and set
FINANCIAL GOALS
FOR THE YEAR



Writing financial resolutions can be difficult as most people have a hard time even knowing where to begin.

Here at LIAFCU we have a few suggestions and solutions to help you improve your finances and reach your goals in 2023:

Consolidating your credit card debt: Having different credit cards help you maximize your disposable cash. However, it also increases the chance of paying unintended fees and interest due to forgotten unpaid bills. You can easily eliminate this unnecessary worry in your life by consolidating your credit cards into one loan. With a loan from LIAFCU you will have only one monthly payment at a lower interest rate than what you pay on the credit cards.

Improving your credit score: Want to improve your credit score? LIAFCU offers one on one credit counseling to educate and help find the best solution for you.

Reducing bank fees: Unlike banks, LIAFCU doesn't have any hidden fees. You will know upfront what our fees are (much less than a bank).

Tracking expenses: By using our online banking feature you can see how much you spend and where. This will allow you to decide where you can cut your spending in order to save more money in the New Year.

Putting aside money for a rainy day: Our vacation and holiday club saving accounts allows you to put money aside for when you need it. Each paycheck a designated amount will be deposited into the account. Our Christmas club account will take the stress and worry out of buying next year's holiday's gifts and our vacation club can be used to save for a trip or as a way of putting money aside in case you ever need it in a pinch or emergency.

Repaying debt on time: With direct deposit your paycheck will go directly into your account and if you have a loan with us the payment will automatically be taken so you never have to worry about your payment being on time. If you have other bills to pay you can use our bill pay feature to set up recurring payments and take the worry out of making payments.

LIAFCU is here to help you reach all of your financial goals in 2023

*Just come in or call us at (631) 291-9160
and we will happily guide you.*

Invested in Our Members Since 1938

Put more
gifts under
the tree
this year
Skip-a-Payment!*



For just \$35 per loan you can skip your November, December, or January payment. Pick up a form at your local Credit Union and return before your loan payment is due.

Not valid for loans with a term of 60 months or less. Questions? Call 631-291-9166

Nov, Dec 2022 or Jan 2023
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.

Holiday Closing:

Martin Luther King's
Birthday
January 16th



Long Island Alliance
FEDERAL CREDIT UNION

250 Veterans Highway
Hauppauge, NY 11788

TOLL FREE:
1 877 547 3328

Telephone: (631) 291-9160

Fax: (631) 360-3620

Audio Response: (631) 952-6286

To report lost or stolen
debit cards: 1 800-453-4270



www.liafcu.org