### LIAFCU MONTHLY NEWS

# Long Island Sounds

August 2020





Invested in Our Members Since 1938

#### MISSION STATEMEN

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.

# We Are Back and We Missed You!

While we're reopening the Credit Union, we are doing so with some precautions still in place for the safety of both our employees and our members.

### Here is How We are Getting Back to Business:

 The Credit Union is open for limited hours, Monday thru Friday 10am-2pm.

- To comply with State guidelines, by having the Credit Union reduced to 50% capacity on any given day, we will require appointments for members who need to meet with our Loan Officer or our Member Service Representative for handling loans, opening accounts, or other such services. To set up an appointment, call us at (631) 291-9160.
- The number of members permitted inside the Credit Union at a time will be limited in order to maintain social distancing rules. You may have to wait in the hallway.
   Inside, you'll find floor stickers indicating 6-foot distance and arrows directing traffic.
  - Face masks must be worn at all times.
- As many of you discovered, you can conduct most of your transactions through our online banking, ATMs, and using Shared Branching. Please consider continuing to use them if possible and skip a trip to the Credit Union if you can. With our online services and mobile app, you have 24/7 access to your accounts.

We appreciate that our members have shown patience and understanding as we've dealt with this incredible situation.

#### **Board of Directors**

Larry Malsam President

> lan Francis Vice President

Richard Causin Treasurer

Thomas Oelerich Director

Margaret Conklin Director

Michael Maryea Director

Robert Martin
Director

#### **Credit Committee**

Kent Edwards Chair Don Jayamaha Carol Marchesi Janet Mahoney Michael Maryea

#### **Supervisory Committee**

Margaret Conklin Chair

**Cliff Winter** 

#### **Office Staff**

Joyce Miller Manager

Sanaz Liana Marashi Loan Officer/ Marketing Director

> Samantha Garcia Member Service Representative

Francesca Miller Teller



## Here are Just Some of the Benefits You Get to Enjoy by Obtaining Your Car Loan with LIAFCU:

- Clear and fast process. We are upfront and hidden charges have no place here. We take the time to review every single part of the contract with you and will go above and beyond to make sure you understand everything before you sign the loan papers.
  - No Penalties. There is no pre-payment or early pay off penalty.
    - **Easy Payments.** Your loan is paid through direct deposit. Therefore you do not need to worry about paying it on time.
- **GAP Insurance.** We offer GAP insurance on your car. We offer GAP for a fee of \$155.00. If your car gets totaled, your insurance company will only pay the book value of the car. You would still be responsible for the balance of the loan. With GAP insurance they will step in and pay what your insurance company did not pay. Getting this insurance through a dealership will cost a lot more.
  - Mechanical Repair. We also offer Mechanical repair. It is an extended warranty that gives you peace of mind and protects your asset.

Your Credit Union is Your Partner in this Journey!



Just request your form from the Credit Union, and return it by mail, email (sglisefcu@optonline.net) or fax (631-360-3620).

If you have any questions, please contact Sanaz Liana Marashi at 631-291-9166

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

\* Suffixes 30, 31, 32 and home equity loans are not eligible for this program.

## Important Notice Regarding Your Debit Card:



If you are going away on vacation, please let us know to ensure your debit card is not denied due to suspected fraud.

Holiday
Closing
Labor Day
September 7th





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

