

Long Island Sounds

September
2022



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

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*

Francesca Miller
Teller

Michelle Hernandez
Teller



Let your financial problems

FALL

behind you

Apply for a personal loan today

Max: \$20,000.00

Term: 5 years

Interest rate: as low as 9.99%*

You can apply for a personal loan for any purpose such as home improvement, going on your dream vacation, or simply to pay bills.

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

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

Whether you have several major expenses or just need a small loan, a LIAFCU Personal Loan can give you access to the cash you need.



Debt Consolidation

Usually people wish to get rid of their debt but do not know where to start. Nowadays, almost everyone has so many different credit cards in their wallet. 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. By doing so, you can rest assured:

You can save money by paying a lower interest rate

The interest that you pay on your credit cards is probably three times the interest you will end up paying on a personal loan at LIAFCU. Lowering your interest rate means lower monthly payments and more money in your pocket!

You improve your credit score

Your credit score can be affected negatively by maxing out your credit cards. When you pay your debt down on your credit cards and keep your balance below your credit limit, your credit score improves (the rule of thumb is to keep your card balances at 25% or less of their limits).

You are in control

Keeping track of different credit card bills and paying them on time can be frustrating. By consolidating your credit cards, you only have one loan to take care of. In addition, since your payment is going to be automatically deducted from your paycheck, you do not need to worry about paying it on time. Make your long awaited goal of cleaning up your finances come true by consolidating your cards into one loan with LIAFCU and start saving today!

Our Fees Are Changing!

Effective October 1st 2022, some of our fees will change. Please check the fee section on our website for more information. If you have any questions, please call us at 631-291-9160.



Holiday Closing:

Labor Day,
September 5th



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

