

# Long Island Sounds

October  
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

#### Supervisory Committee

Margaret Conklin  
Chair

Cliff Winter

#### Office Staff

Joyce Miller  
Manager

Sanaz Liana  
Marashi  
Loan Officer/  
Marketing Director

Michelle Hernandez  
Teller

**Is making your car payment harder and harder each month? Do you ever wonder if there is a way to get out of the loan? If yes,**

**You may be able to \$ave money!**

**Refinance your  
CAR LOAN  
with us!**

There may be a way for you to lower your monthly payments.

Car payments are divided into three parts:

- Principal: The amount you borrowed
- Interest: What the lender charges for the loan
- Term: The amount of time you have to pay back the loan

**Lowering your monthly car payment by just \$20 could save you over \$200 a year!**

*Come in or call our Loan Officer, Sanaz Liana Marashi, at (631) 291-9166 to learn more about how we can help you save on your car loan!*



# 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 applicant's credit history, payment history and ability to repay the credit extended

You are invited to our

# HALLOWEEN PARTY!

October 31st  
10am to 2pm  
LIAFCU Room 5A9



Your Holiday Club will be transferred to your Savings Account on October 2nd

Start saving for next year! Open your holiday club today!

*Holiday Closing:*

October 9th  
Columbus Day



**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](http://www.liafcu.org)