

# 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.



## SAVE MONEY THIS SUMMER WITH A LOAN FROM LIAFCU!

**Make sure your finances are the last thing on your mind this summer!**

*Apply for a Summer Loan*

**Interest Rate as low as 8.99%\* • Term: 1 year • Borrow up to \$2,000**

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

## Ways to Save While on Vacation

Planning a vacation is an exciting time. However, the costs associated with travel can quickly add up, leaving many travelers feeling stressed about their budget. The good news is that there are plenty of ways to save money while on vacation without sacrificing the quality of your experience. By implementing some simple strategies and being mindful of your spending, you can enjoy a fantastic getaway without breaking the bank. Here are some tips:

- 1. Set a Budget:** Before you start planning your trip, it's essential to set a realistic budget. Determine how much you can afford to spend and avoid overspending.
- 2. Travel Off-Peak:** Traveling during the off-peak season can save you significantly and popular tourist destinations are less crowded, allowing you to enjoy a more authentic experience.
- 3. Book in Advance:** Booking your flights, accommodations, and activities in advance can help you take advantage of early booking discounts. Watch for promotions and deals.
- 4. Consider Alternative Accommodations:** Instead of staying at expensive hotels, consider alternatives such as vacation rentals, hostels, or guesthouses. These options are often more affordable and can provide a unique and local experience.
- 5. Cook Your Own Meals:** Consider cooking some of your meals by booking accommodations with a kitchenette or barbecue area, visit local markets and enjoy picnics or home-cooked meals.
- 6. Use Public Transportation:** Instead of renting a car or taking taxis, use public transportation. Not only is it more affordable, but it also allows you to experience the local culture.
- 7. Look for Free Activities:** Many destinations offer free or low-cost activities and attractions that can be as enjoyable as paid ones. Explore parks, museums, local festivals and events.
- 8. Limit Souvenir Spending:** While it's tempting to bring back souvenirs from your trip, these costs can quickly add up. Be selective with purchases that won't break the bank.
- 9. Pack Light:** Avoid excess baggage fees by packing light and only bringing essentials. Check airline baggage policies before you fly to ensure you comply with weight and size restrictions.



*By implementing these tips, you can enjoy a memorable and budget-friendly trip without compromising on the quality of your experience. Remember that the goal of a vacation is to relax and create lasting memories – not to stress about money!*

# SUMMER FUN IS JUST A SKIP AWAY!



*Skip Your  
Loan Payment  
June, July  
or  
August*

**For just a \$35 fee per loan you can skip your June, July or August payment!**

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.

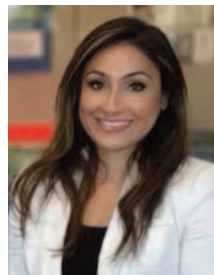
*Suffixes 30, 31, 32 and home equity loans are not eligible for this program.*



## Financial Tip of the Month for Summer

Take advantage of outdoor activities and free events in your area. From outdoor concerts to community festivals and hiking trails, summer offers a wealth of no-cost or low-cost entertainment options. By enjoying these activities, you can have a fantastic time without breaking the bank, allowing you to save money for other summer expenses or future adventures.

### *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...

6.74% APR	New Car Loan
7.24% APR	Used Car Loan
9.99% APR	Personal Loan
13.49% APR	Variable Line of Credit
9.49% APR	Home Equity Line of Credit

## HOLIDAY CLOSING

Independence Day  
**July 4th**

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Long Island Alliance FCU | 250 Veterans Highway | Hauppauge, NY 11788 | 631-291-9160 | www.llafcu.org

Toll Free: 1-877-547-3328 | Fax: 631-360-3620 | Audio Response: 631-952-6286 | Lost or Stolen Cards: 1-800-453-4270