



Invested in Our Members Since 1938

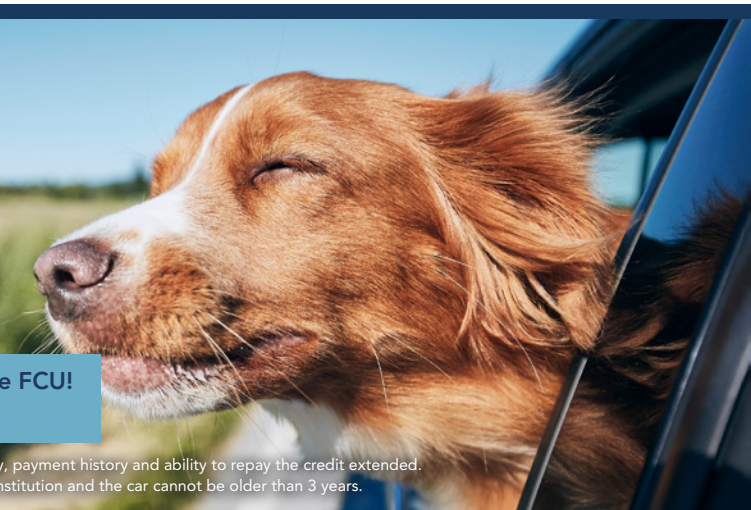
MISSION STATEMENT — The mission of the Long Island Alliance Federal Credit Union is to provide a wide range of quality financial services based on the needs of our members, while maintaining the safety and soundness of the Credit Union.

Are you ready for a road trip?
**NEW & USED
CAR LOANS**

New Car as low as 6.24%* • Used Car as low as 6.74%*
Refinance your car loan with us as low as 6.24%**

Shift your car-buying experience into high gear with Long Island Alliance FCU!
We're here to help you drive away in your dream ride.

*APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.
**The original loan to be refinanced must be from another financial institution and the car cannot be older than 3 years.



Are you ready to shift your
car-buying experience into high gear?

Roadmap to Success:
**Navigating the
Car-Buying Journey with Confidence**

With so many options available, it's easy to get stuck in neutral. But fear not! We have the keys to unlock a successful car purchase. Here's your step-by-step guide to navigating the car-buying journey like a pro:

- 1. Chart Your Course:** Establish a budget that's in sync with your financial rhythm. Crunch the numbers or consult with a financial counselor to determine what you can afford.

2. Get Pre-Approved: Contact your Credit Union to get pre-approved for a car loan. This will give you a clear picture of your financing options, interest rates, and monthly payments.

3. Shift into Research Mode: Educate yourself on car prices, discounts, and financing options by researching online. This knowledge will empower you to negotiate the best deal when you visit dealerships.
- 4. Weigh Your Options:** Create a pros and cons list to narrow down your choices. Refer to this list during your dealership visits to ensure you stay focused on your priorities.

5. Partner with Your Credit Union: If you choose to finance your car through your Credit Union, rely on us as your trusted partner throughout the process. We'll provide guidance, answer questions, and offer valuable insights to help you make informed decisions.

By following these steps and **leveraging the support of your Credit Union**, you'll be driving towards a successful car purchase in no time. **Let us be your co-pilot on this exciting adventure!**



**Watch your money bloom
this spring**

SPECIAL OFFER

Share Certificate
6 MONTHS
4% APY*

Take advantage of our limited-time
offer and plant the seeds
for a brighter financial future!

*Annual Percentage Yield (APY)



**May the Odds Be Ever in Your Favor:
5 Tips to Spring Clean
Your Finances**

As the snow melts away and flowers bloom, May is the perfect time to give your finances a fresh start. Here are five tips to help you spring clean your finances:

- 1. Dust Off Your Budget:** Review your income and expenses to ensure you're on track to meet your financial goals. Make adjustments as needed to account for changes in your income or expenses.

2. Weed Out Unnecessary Expenses: Take a closer look at your subscription services, such as streaming platforms, gym memberships, and magazine subscriptions. Cancel any that you don't use regularly.

3. Plant Seeds for Savings: Consider opening a separate savings account specifically for summer expenses, such as vacations or home repairs. Set up automatic transfers to make saving easier.
- 4. Prune Your Debt:** Make a plan to pay off high-interest debt, such as credit card balances. Consider consolidating debt into a lower-interest loan.

5. Harvest Your Savings: Review your savings accounts and make sure you're earning the best possible rates. Consider transferring funds to a higher-yield savings account or exploring other savings options to grow your nest egg.

By following these tips, you'll be well on your way to a financially fresh start this spring!



HOLIDAY CLOSING

**Memorial Day,
Monday
May 26th**



BOARD OF DIRECTORS

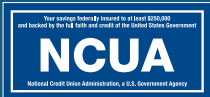
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- Michelle Hernandez
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- Audrina Shear
Teller



**May Financial Tip
of the Month**

As the last of the winter chill fades away, May is the perfect time to refresh your budget and plan for the upcoming summer months. Take a close look at your expenses from the past quarter and identify areas where you can cut back. Consider setting aside a small portion of your income for unexpected expenses, such as car maintenance or summer home repairs. Additionally, start thinking about your summer plans and set a budget for vacation, outdoor activities, and other seasonal expenses. By being proactive and planning ahead, you'll be able to enjoy the warmer weather without breaking the bank.

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...

6.24% APR	New Car Loan
6.74% APR	Used Car Loan
9.99% APR	Personal Loan
7.99% APR	Tax Loan
12.49% APR	Variable Line of Credit
8.49% APR	Home Equity Line of Credit

