


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 2025 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.

APPLY FOR A
SUMMER
LOAN

\$5,000
Term: 2 years

Skip loan payments until September.

APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.

SUMMER LOAN PROMOTION

We're excited to introduce our Summer Loan Promotion, designed to help our members enjoy the season without financial stress!

With this offer, members can borrow up to \$5,000 with a 2-year term, providing flexibility and breathing room for summer expenses.

Whether you're planning home improvement projects, vacations, or simply want to indulge in outdoor activities, our Summer Loan has got you covered.

The best part? You can skip payments until September, giving you peace of mind to focus on what matters most – making memories and enjoying the sunshine. Our goal is to provide our members with financial flexibility and freedom. With this promotion, you can take care of your summer needs without worrying about immediate loan payments.

Take advantage of this offer and make the most of your summer!





A FEW TIPS FOR MANAGING
YOUR SUMMER FUN
EXPENSES

Summer is here, and many of us are eager to unwind and enjoy well-deserved breaks. Whether you're planning a dream vacation or relaxing on Long Island, having a solid financial plan is essential.

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.

While our area offers fantastic destinations, summer expenses can add up quickly. To help manage these costs, we offer three solutions:

1. Vacation Loan: For expenses under \$2,000, consider our vacation loan with a 1% lower interest rate than a personal loan and a one-year term. Pay off your debt by next summer and enjoy a debt-free life.

2. Personal Loan: For larger expenses, our personal loan offers an interest rate typically one-third that of credit cards. Borrow up to \$20,000 with a five-year repayment plan and no pre-payment penalties.

3. Home Equity Line of Credit (HELOC): If you own a home with equity, consider a HELOC with lower interest rates and flexible access to funds. Borrow, repay, and reuse as needed, with currently no closing costs apart from county taxes.

Take advantage of these loan options and enjoy your summer without financial stress.
Wishing you a fantastic summer from Long Island Alliance Federal Credit Union!



Loan Rates As Low As...

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

Financial Counseling Tip
of the Month

Summer is a great time to review your budget and plan for seasonal expenses. Take a closer look at your spending habits and identify areas where you can cut back. Consider setting aside funds for summer activities, vacations, and potential car maintenance.

By prioritizing your expenses and making adjustments, you'll be better equipped to manage your finances and enjoy a stress-free summer.

Do you need help?



Call me today to make an appointment for your **FREE** financial counseling session.

Sanaz Liana Marashi
Certified Credit Union
Financial Counselor

CALL 631-291-9166

BOARD OF DIRECTORS

Ian Francis
President

Robert Martin
Vice President

Richard Causin
Treasurer

Thomas Olerich
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

Audrina Shear
Teller

