



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.



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

Apply for a Vacation Loan
Interest Rate as low as 8.99%*
Term: 1 year | Borrow up to \$2000

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

How to Save Money on Your Next Vacation

Are you eager to explore new destinations without breaking the bank? With some planning and insider tips, you can enjoy a fantastic vacation while keeping your expenses in check. Here are some practical ways to save money on your next trip:



Before You Go

- 1. **Plan ahead:** Book your flights, accommodations, and activities well in advance to secure better rates.
- 2. **Research:** Look for budget-friendly options, discounts, and promotions.
- 3. **Set a budget:** Determine how much you’re willing to spend and stick to it.

During Your Trip

- 1. **Accommodation:** Consider staying in hostels, guesthouses, or vacation rentals instead of luxury hotels.
- 2. **Food:** Eat at local eateries, street food stalls, or prepare your own meals instead of dining at expensive restaurants.
- 3. **Transportation:** Use public transportation, walk, or bike whenever possible.
- 4. **Activities:** Take advantage of free or low-cost attractions, museums, or outdoor activities.

Money-Saving Tips

- 1. **Avoid touristy areas:** Venture into local neighborhoods for more affordable options.
- 2. **Pack smart:** Bring essentials like sunscreen, snacks, and a refillable water bottle.
- 3. **Take advantage of happy hour:** Enjoy discounted drinks and food during happy hour.

Conclusion: With a little planning and creativity, you can have a fantastic vacation without overspending. Remember to research, budget, and take advantage of money-saving opportunities.
Happy travels!

APPLY FOR A SUMMER LOAN \$5,000 Term: 2 years

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

- Borrow up to \$5,000 with a 2-year term
- Skip payments until September
- Flexibility for summer expenses like vacations, home improvements, or outdoor activities

The Summer Loan Promotion is now available! Members can apply for a loan with flexible terms and delayed payments. Don’t miss out on this opportunity to enjoy your summer without financial stress.

Apply now and make the most of your summer!

HOLIDAY CLOSING

Independence Day, July 4th

SUMMER FUN is just a skip away!

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.

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You Savings Automatically Interest Free until April 30, 2025 and locked by the U.S. faith and credit of the United States Government

NCUA

National Credit Union Administration, U.S. Department of Agency

Change in Funds Availability

There’s been a change in federal regulations, so our Deposit Availability disclosure is being updated. On July 1, 2025, the amount of funds available when you deposit a check at an ATM or the Credit Union will increase.

The first \$275 from most check deposits (previously \$225) will be available on the next business day after the deposit is made. For example, if you deposit a check for \$700 on a Monday, \$275 of the deposit is available at 4pm on Monday. The remaining \$425 is available at 4pm on Wednesday.

Note: If you deposit more than one check or make multiple deposits to the same account in one day, \$275 from the total of all the checks will be available on the first business day after the deposit, not \$275 from each check or each deposit. If your deposit totals less than \$275, these funds will be available immediately.

Checks totaling more than \$6,725 on any one day (previously \$5,525) deposited to your credit union account, may be held 4 business days.

July Financial Tip of the Month:

Summer is prime time for vacations and outdoor activities, but don’t let seasonal expenses blow your budget! This July, consider implementing a ‘summer savings jar’ where you set aside a small amount each month for upcoming expenses like summer camps, travel, or home maintenance. By planning ahead and saving consistently, you’ll be able to enjoy the sunshine without financial stress. Take control of your finances and make the most of your summer!

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
12.49% APR	Variable Line of Credit
8.49% APR	Home Equity Line of Credit