



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.



Summer Savings Alert!

Are You Ready to Cruise into Car Ownership? Looking for a hassle-free way to finance your dream ride? Look no further than LIAFCU!

Our summer car loan offers are sizzling hot, with benefits that'll keep you cool:

Transparent & Fast Process:
No hidden fees, no surprises. We'll walk you through every detail of your contract, ensuring you're comfortable before signing.

Penalty-Free Payments:
Pay off your loan early without pre-payment penalties. You save, you win!

Easy Payments:
Set up direct deposit and forget about due dates. Your loan payments are taken care of!

At LIAFCU, we're more than just a lender – we're your partner in car ownership. Trust us to help you drive off into the sunset with a loan that fits your needs. **Ready to get started? Contact us today! 631-291-9166**

BACK TO SCHOOL on a Budget

Smart Tips to Save and Avoid Debt

The back-to-school season is here, and with it comes the rush to buy school supplies, clothes, and more. But don't let the costs add up and put a dent in your wallet!

At LIAFCU, we've got you covered with smart tips to save and avoid credit card debt.

PLAN AHEAD AND SAVE

1. Create a Budget:
Make a list of what you need, set a budget for each category, and stick to it.

2. Shop Sales:
Look for discounts and promotions on school essentials.

3. Coupons and Discounts:
Use online coupons and discount codes to save even more.

4. Second-Hand Options:
Consider gently used items at a fraction of the cost.

Need Extra Financial Support?

If you're facing a funding gap, consider LIAFCU's Back to School Loan:

- **Up to \$2000:** Get the funds you need to cover expenses.
- **Competitive Interest Rate:** As low as 8.99% APR.
- **Flexible Repayment:** One-year term to make payments manageable.

Why Choose LIAFCU's Back to School Loan?

- **Avoid High-Interest Credit Cards:** Our loan offers clear terms and competitive rates.
- **Responsible Financing:** Borrow what you need, and repay comfortably overtime.
- **Trusted Partner:** We're here to support our members every step of the way.

Start the School Year Stress-Free With thoughtful planning and smart financial decisions, you can enjoy the back-to-school season without breaking the bank.

Apply for LIAFCU's Back to School Loan today and take advantage of our competitive rates and flexible terms.

Contact Us:
631-291-9166 | sglisefcu@optonline.net | liafcu.org

Join the LIAFCU Community

Become a member today and start enjoying the benefits of credit union membership. We're committed to helping you achieve your financial goals and make the most of your back-to-school season!

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.



IMPORTANT NOTICE

If after our work hours you suspect fraud on your debit card, you can call **1-888-241-2440** option 1 to block your card.

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Financial Counseling Tip of the Month:

As we transition into the back-to-school season, it's crucial to approach your finances with a strategic mindset. Start early by planning for expenses, setting a budget, and prioritizing needs over wants. Shop smart by taking advantage of sales and discounts, involving your child in the process, and considering financing options if needed. Use this time to establish good financial habits for the future by saving for upcoming expenses and emergencies.

By being proactive and mindful of your spending, you can navigate the back-to-school season successfully while keeping your budget in check.

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