



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.



A Message from Long Island Alliance FCU

As we approach Thanksgiving, we want to take a moment to express our gratitude to our members. We're thankful for the trust you've placed in us, and we're honored to be a part of your financial journey.

What We're Thankful For:

- **Your Membership:** We're grateful for the opportunity to serve you and help you achieve your financial goals.
- **Our Team:** We're thankful for the hard work and dedication of our team members, who work tirelessly to provide you with exceptional service.
- **Our Community:** We're proud to be a part of this community and look forward to continuing to serve your financial needs.



BEST WISHES:



From our family to yours, we wish you a happy, healthy, and joyful Thanksgiving! May this special time be filled with love, laughter, and time with the people who matter most.



Stay Connected:

Follow us on social media to stay up-to-date on the latest news, promotions, and financial tips from LIAFCU.

Harvest a Great Rate with Our 8-Month Share Certificate!



GROW YOUR SAVINGS WITH LIAFCU'S 8-MONTH SHARE CERTIFICATE, FEATURING A COMPETITIVE 3.75% APR!

Key Details:

| Term: 8 months | Rate: 3.75% |
| Minimum Opening Deposit: \$1000.00 |
| Maximum Deposit: \$100,000.00 |

Why Choose Our 8-Month Share Certificate?

- **Competitive Rate:** Earn a great rate on your savings.
- **Short-Term Commitment:** Lock in a rate for just 8 months.
- **FDIC Insured:** Your deposits are insured up to \$250,000.

Don't Miss Out!

Take advantage of this limited-time offer and watch your savings grow. Give us a call or visit our branch to open your 8-month share certificate today!



HAPPY SAVINGS!

Skip a Payment & put more gifts under the tree!

For just a \$35 fee per loan you can skip your Nov, Dec 2025, or January 2026 payment! *

Pick up a form from the Credit Union, complete and return it by mail, email (sglisefcu@optonline.net), fax (631-360-3620) or drop it off at the Credit Union.

* Suffixes 30, 31, 32, home equity loans and loans less than 6 months are not eligible for this promotion.

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

BREATHE EASY THIS HOLIDAY SEASON

The holiday season is here, bringing joy, family, and friends. But let's face it – it can also bring financial stress. Unexpected expenses, gifts, and entertaining can add up.

INTRODUCING OUR SPECIAL HOLIDAY LOAN OFFER

- **Loan Amount:** Up to \$2,000
- **Competitive Rate:** 1% less than our personal loan rate
- **Convenient Application:** Over the phone or in-person
- **Avoid High Credit Card Interest Rates:** Save money on interest and fees
- **Financial Flexibility:** Cover unexpected expenses or plan ahead for holiday shopping
- **Stress Reduction:** Know exactly how much you'll pay each month

Need More?

If you need more than \$2,000, consider our Personal Loan option. With competitive rates, it's a smarter alternative to credit card debt.

Get Started Today

Call Sanaz Liana Marashi at 631-291-9166 to schedule a free consultation. Let us help you enjoy the holiday season with financial peace of mind.

MAY THIS HOLIDAY SEASON BRING YOU JOY, LOVE, AND FINANCIAL SERENITY.



Our Annual Meeting will be held on November 18th at 5:00 p.m. at the NY State Office building.

If you are interested in attending, please call the credit union by November 10th, 2025.



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

November Financial Counseling Tip

As Thanksgiving approaches and the holiday season kicks off, don't let gratitude turn into financial stress! November is a great time to reflect on your spending habits and express thanks for what you already have.

Avoid the temptation to overspend on Black Friday deals or lavish holiday meals. Instead, focus on hosting a frugal yet festive Thanksgiving, and consider setting a "gratitude budget" where you allocate funds for experiences, like quality time with loved ones, rather than material goods. By being mindful of your spending, you'll have more to be thankful for coming December.

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

HOLIDAY CLOSING



Veteran's day, November 11th



Thanksgiving Day, November 27th

Day after Thanksgiving, November 28th

BOARD OF DIRECTORS

Ian Francis
President

Robert Martin
Vice President

Richard Causin
Treasurer

Thomas Olerich
Director

Margaret Conklin
Director

Larry Malsam
Director

SUPERVISORY COMMITTEE

Margaret Conklin
Chair

Cliff Winter

Jennifer Freeman

Dawn Dietrich

OFFICE STAFF

Joyce Miller
Manager

Sanaz Liana Marashi
Loan Officer/
Marketing Director

Audrina Shear
Teller

Loredana Longo
Teller

Katherine Salerno
Teller

