



Long Island Alliance
FEDERAL CREDIT UNION

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.

Get Ready for Fall with a Personal Loan from Long Island Alliance FCU!

As the leaves change colors and the seasons shift, many of us find ourselves dreaming of home renovations, dream vacations, or simply needing a financial boost to cover unexpected expenses. This October, Long Island Alliance FCU is here to help you achieve your goals with our competitive personal loan offers!

APPLY FOR A PERSONAL LOAN TODAY AND MAKE YOUR DREAMS A REALITY!

With our personal loans, you can borrow up to \$20,000 with flexible terms of up to 5 years. Our interest rates are as low as 9.99%*, making it easier to manage your monthly payments and fit your budget.

Use Your Loan for Anything You Need
Whether you’re looking to:

- Renovate your home with a fresh new kitchen or bathroom
- Take a well-deserved vacation to relax and recharge
- Pay off bills or consolidate debt
- Or simply need some extra cash for unexpected expenses

Our personal loans offer the flexibility and freedom to use the funds as you see fit.

Why Choose Long Island Alliance FCU for Your Personal Loan?

- Competitive Interest Rates: As low as 9.99%* to help you save money
- Flexible Terms: Up to 5 years to repay your loan
- Quick Application Process: Get the funds you need quickly and easily
- Personalized Service: Our dedicated team is here to help you every step of the way

DON'T WAIT – APPLY TODAY!

Call us on 631-291-9166 or stop by the credit union to learn more about our personal loan options and to apply today. Our loan officer/ financial counselor is ready to help you achieve your financial goals.

By applying for a personal loan with LIAFCU, you'll be taking the first step towards making your financial dreams a reality.

Don't hesitate – apply today and start enjoying the benefits of our competitive personal loan offers!

*Interest rate subject to change. Terms and conditions apply. See website or branch for details.



October is here, and THE SPOOKY SEASON is upon us!



But what's truly frightening is being trapped in a bad car loan. **Are car payments becoming a monthly nightmare?** Do you dream of breaking free from the weight of your loan?

As the leaves change and the temperatures drop, don't let loan stress chill you to the bone!

Let LIAFCU be your warm and cozy haven. Our Loan Officer, Sanaz Liana Marashi, is ready to help you navigate a smarter car loan solution. **A typical car loan consists of three components:**

- Principal: The initial borrowed amount
- Interest: The lender's charge for the loan
- Term: The repayment period

Reducing your monthly car payment by just \$20 can save you over \$200 annually! Imagine the relief and satisfaction of securing a better deal, just in time for the holiday season.

Contact us today to discover how we can help you: Refinance your loan for lower payments if possible

Take the wheel and steer your finances towards a brighter future.
Visit us or call (631) 291-9166 to get started.

Happy October from LIAFCU!

Get ready for a howling good deal!

This Halloween, cast a spell of convenience and treat yourself to a debit card from LIAFCU!

There are no annual fees to haunt you and access to a network of ATMs to withdraw cash from.

Happy Halloween!

IMPORTANT NOTICE

Your Holiday Club will be transferred to your Savings account on October 6th

Start saving for next year! Open your holiday club today!

October Financial Counseling Tip

As spooky season approaches and Halloween treats tempt your wallet, don't let financial frights haunt you! October is an ideal time to cast a light on your spending habits and make some adjustments. Consider implementing a "treat yourself" budget, where you set aside a small amount for festive expenses, like costumes or candy. Meanwhile, keep an eye on larger financial monsters, such as high-interest debt or unnecessary subscriptions. By tackling these ghoulish expenses head-on, you'll be screaming with delight at your savings by the end of the month.

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

Columbus Day,
October 13th

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

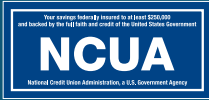
Joyce Miller
Manager

Sanaz Liana Marashi
Loan Officer/
Marketing Director

Audrina Shear
Teller

Loredana Longo
Teller

Katherine Salerno
Teller



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