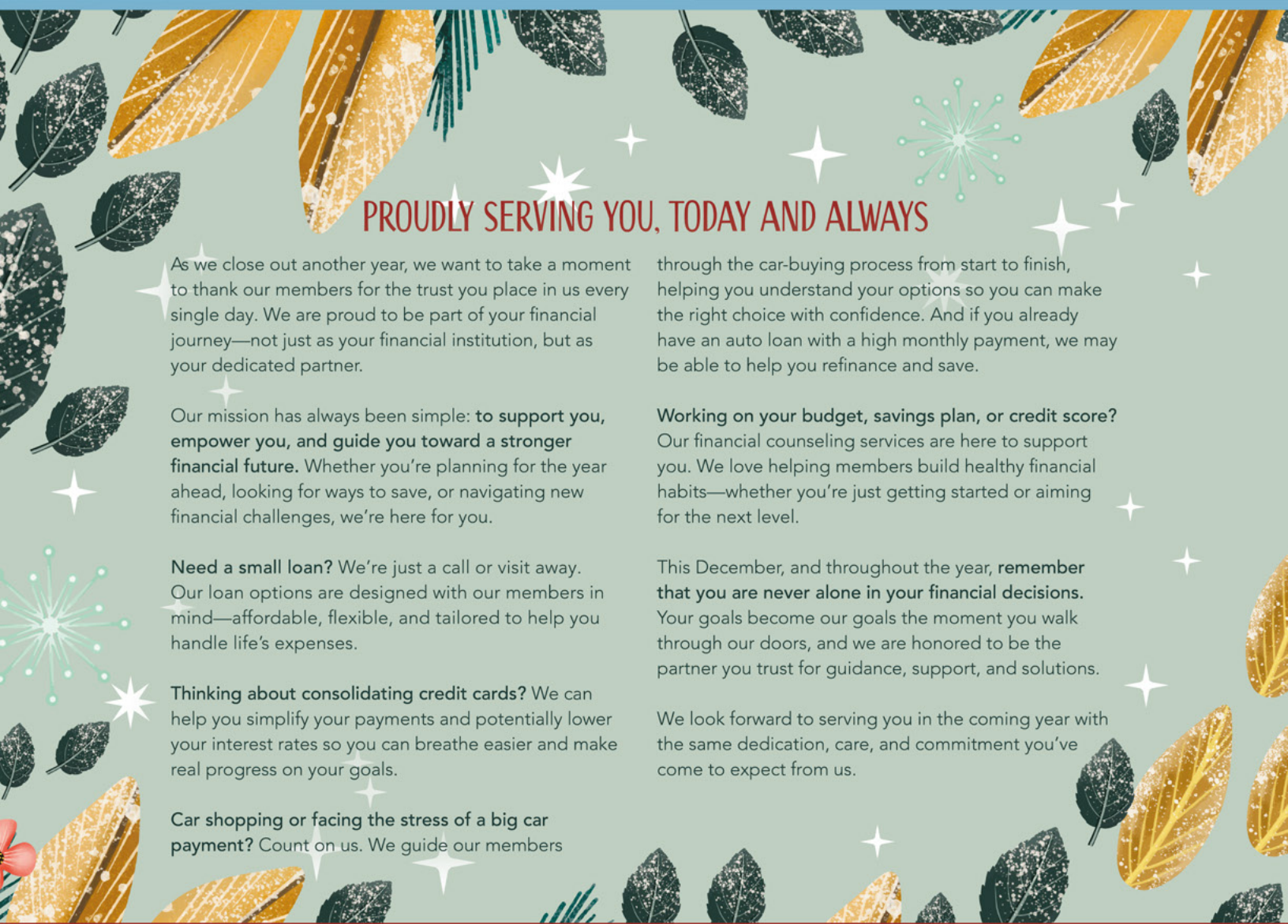




Invested in Our Members Since 1938

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.



PROUDLY SERVING YOU, TODAY AND ALWAYS

As we close out another year, we want to take a moment to thank our members for the trust you place in us every single day. We are proud to be part of your financial journey—not just as your financial institution, but as your dedicated partner.

Our mission has always been simple: **to support you, empower you, and guide you toward a stronger financial future.** Whether you're planning for the year ahead, looking for ways to save, or navigating new financial challenges, we're here for you.

Need a small loan? We're just a call or visit away. Our loan options are designed with our members in mind—affordable, flexible, and tailored to help you handle life's expenses.

Thinking about consolidating credit cards? We can help you simplify your payments and potentially lower your interest rates so you can breathe easier and make real progress on your goals.

Car shopping or facing the stress of a big car payment? Count on us. We guide our members

through the car-buying process from start to finish, helping you understand your options so you can make the right choice with confidence. And if you already have an auto loan with a high monthly payment, we may be able to help you refinance and save.

Working on your budget, savings plan, or credit score? Our financial counseling services are here to support you. We love helping members build healthy financial habits—whether you're just getting started or aiming for the next level.

This December, and throughout the year, **remember that you are never alone in your financial decisions.** Your goals become our goals the moment you walk through our doors, and we are honored to be the partner you trust for guidance, support, and solutions.

We look forward to serving you in the coming year with the same dedication, care, and commitment you've come to expect from us.

Warmest wishes for a joyful holiday season and a prosperous New Year!



Make Your Holidays **MERRY AND BRIGHT** with Our Holiday Loan Special!

Skip the gift-giving stress and apply for a holiday loan from Long Island Alliance Federal Credit Union!

- Borrow up to \$2,000
- Enjoy a competitive interest rate as low as 8.99%*
- Repay over 1 year

Apply now and make the most of your holiday season! Contact us at **631-291-9166** to learn more.

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



We know you are busy during the Holidays,

So we made it easier for you to apply for a loan!

TEXT US AT 631-290-8909

Mon-Friday, 9am to 4pm

Have a Happy Holiday!



Year End Tax Information

Please note that your 1099 will be printed on the last page of your December statement if you received more than \$10 in dividends for the year.

Your 1098 will be printed on the last page of your December statement if you paid more than \$600 in interest on a home equity loan.



Put more gifts under the tree this year

Skip-a-Payment!*

Dec 2025 or Jan 2026

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

Just pick up your form from the Credit Union, complete and return it by mail, fax or drop it off in the office.

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

HOLIDAY OFFICE HOURS

Wednesday, December 24th
Closing at 12 noon

Thursday, December 25th
Closed (Christmas Day)

Wednesday, December 31st
Closing at 12 noon

Thursday, January 1st
Closed (New Year's Day)



Online and mobile banking services are available 24/7.

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

December Financial Tip

As the holiday season sparkles with festivities and gift-giving, keep your finances merry and bright! December is a time to shine a light on your spending habits and make conscious choices.

Set a realistic holiday budget and stick to it, prioritizing thoughtful gestures over pricey presents. Consider homemade gifts, Secret Santa, or charitable donations in lieu of expensive purchases.

By being financially mindful, you'll be wrapping up the year with a bow and a healthy financial foundation for the new year!

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