



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.

HAPPY NEW YEAR 2026
from Long Island Alliance
Federal Credit Union!

Make 2026 the Year You Master Your Money

If credit card debt has been weighing on your mind, you're in good company. Many people begin the year hoping for a fresh start, and we're proud to offer a simple, supportive solution. Our Debt Consolidation Loan is designed to help you simplify your payments, reduce stress, and move confidently toward financial stability.

With an LIAFCU debt consolidation loan, you can:

- Lower your interest rate and keep more money in your pocket
- Strengthen your credit score over time
- Take back control of your financial future

Our certified financial counselor, Sanaz Liana Marashi, is here to guide you with personalized advice and a tailored plan that fits your goals. Together, we can map out your path toward true financial freedom.

Start the year strong—schedule your consultation today and let us help you build a healthier, more secure financial future.

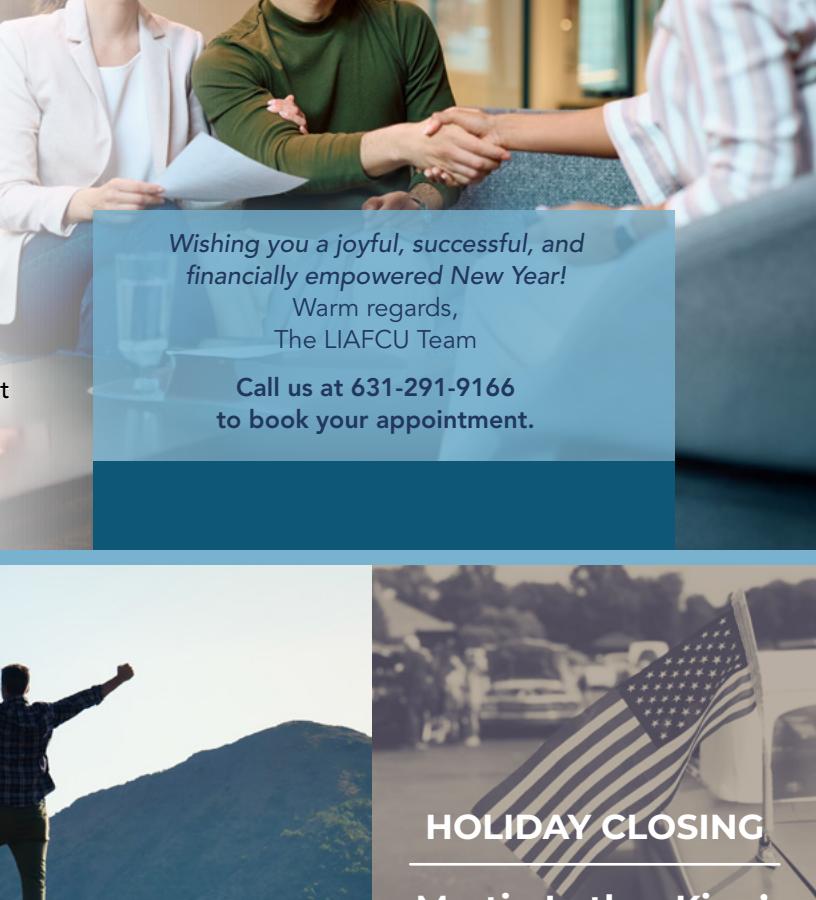
LIAFCU's debt consolidation loan is designed to give you peace of mind

Interest rate: as low as 9.99%*

Max loan amount: \$20,000.00

Term: 5 years

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



Start the Year Off on the Right Financial Foot

A new year offers a fresh start—a chance to reset, refocus, and build healthier financial habits. Whether your goal is to save more, reduce stress, or finally get ahead of lingering debt, taking small, intentional steps now can set you up for long-term success. Here are practical and realistic ways to begin the year on the right financial foot.

1. Review Your Finances With a Fresh Pair of Eyes

Start by understanding where you currently stand. Gather your bank statements, bills, and credit reports, then take a close look at your spending patterns. Ask yourself:

- Which expenses are essential?
- Where is money slipping through the cracks?
- Are there subscriptions or recurring charges you no longer need?

Awareness is the foundation of financial control.

2. Set Clear, Achievable Money Goals

Instead of vague resolutions like "save more," choose concrete goals such as:

- Paying off a specific credit card
- Saving a set amount for emergencies
- Reducing monthly expenses by a certain percentage

Clear goals give you direction and make it easier to track progress throughout the year.

3. Create (or Refresh) Your Budget

A budget isn't restrictive—it's a roadmap. List your income, subtract your necessary expenses, and decide how much you can allocate toward savings and debt payments.

A well-planned budget helps you avoid overspending and ensures your money goes toward the things that matter most.

4. Build or Strengthen Your Emergency Fund

Unexpected expenses are part of life. Starting the year with even a small emergency fund—\$500 or \$1,000—can prevent you from relying on high-interest credit cards when surprises happen.

If you already have savings, aim to grow it to cover three to six months of expenses over time.

5. Reduce High-Interest Debt

High-interest credit card debt can quickly become overwhelming. Consider tools like:

- Debt consolidation loans
- Reducing interest costs frees up money that can be used toward your goals and lowers financial stress.

6. Automate Your Financial Success

Automation is one of the easiest ways to stay consistent:

- Set up automatic transfers to savings
- Schedule automatic bill payments
- Automate contributions to retirement or investment accounts

Let your money work for you—even when you're busy.

7. Take Advantage of Financial Counseling

Long Island Alliance FCU offers free financial counseling. Our certified financial counselor can review your situation, help you set goals, and create a customized plan for success.

Personal guidance can make the journey much easier and more empowering.

8. Be Mindful of Spending—But Don't Forget Joy

Financial wellness doesn't mean eliminating all fun. Instead:

- Prioritize experiences that bring genuine joy
- Look for free or low-cost ways to spend time with loved ones
- Practice mindful spending so your money aligns with your values

Balance is key to long-term success.

Start Strong, Stay Steady

The beginning of the year is the perfect moment to reset and commit to healthier financial habits. With focused goals, smart planning, and a little support, you can build a foundation that will carry you confidently through the year ahead.

Here's to a happy, prosperous, and financially empowered New Year!

Skip-A-Payment!*

Still time to skip your January loan payment!*

For just a \$35 fee per loan you can skip your January payment!*

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

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

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

For more information, call 631-291-9166.

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