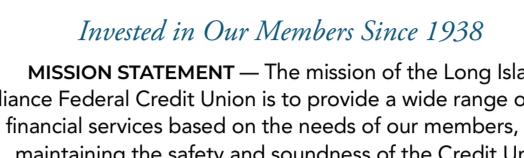


## LIAFCU MONTHLY NEWS

Long Island  SOUNDS

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 LOVE STORY WITH LOWER PAYMENTS

Valentine's Day is a time to celebrate love, trust, and commitment—and those same values are at the heart of everything we do for our members. At your credit union, we believe your financial journey should feel supportive, empowering, and stress-free.

If high-interest credit cards are weighing you down, consolidating them into one manageable payment can help you breathe easier and save money. Planning to finance a car? We're here to guide you through the process with competitive rates and personalized service. And for life's special moments—whether it's a celebration, an unexpected expense, or a meaningful gift—we offer loan solutions you can count on.

This Valentine's Day, say "yes" to smarter banking and a financial partner who truly cares about your well-being. Our team is always ready to listen, offer guidance, and help you find the solution that fits your life.

### Ready to get started?

Either give us a call on 631-291-9166 or text us at 631-290-8908.

Your trusted credit union — today and always



## TAKE ADVANTAGE OF OUR TAX LOAN

**Get up to \$3000.00  
2% lower than a personal loan**

You can use the funds to pay down higher-interest debt, take on a home improvement project, or even treat yourself to something special. Whatever your goal, we make the process easy and straightforward—so you can focus on what matters most.

Take advantage of this special low rate and say goodbye to tax season stress today.

For more information or to apply, contact Sanaz Liana Marashi. We're here to help every step of the way.

### TAKE THE STRESS OUT OF TAX SEASON WITH LIAFCU'S TAX LOAN

For many people, tax season can be a stressful time—and in today's world, we could all use a little less stress, not more. At LIAFCU, we're here to help make this season easier with a simple, affordable solution designed with our members in mind.

Our Tax Loan offers a worry-free way to borrow up to \$3,000 at an interest rate 2% lower than our current personal loan rate. Whether you're facing unexpected expenses or looking to make the most of your tax refund, this low-rate option can help you stay in control of your finances.

Do you know a colleague, or loved one who isn't a member yet? Valentine's Day is the perfect time to show a little love! Bring them in to open an account and enjoy the party together. It's a sweet way to introduce them to the benefits of membership.

Sign up today to become a member and join in on the fun!

There will be snacks, smiles, and adorable giveaways waiting for you!

## We would like to invite you to our VALENTINE'S DAY PARTY

MEMBERS ONLY

DATE FEB 11

TIME

10:00 AM – 2:00 PM

### Love Your Car, Not the Payments? Refinance and Save This February

February is the month of love—and while you may adore your car, you don't have to feel the same way about your monthly payment. If your auto loan payment feels like it's putting the brakes on your budget, refinancing your car loan could be the perfect match.

Refinancing allows you to replace your current auto loan with a new one at a lower interest rate or with better terms. The result? Lower monthly payments, less interest paid over time, or both—giving you more room in your budget for the things you truly love.

At Long Island Alliance Federal Credit Union, we make the refinancing process simple and stress-free. We are here to review your options and help you find a solution that fits your financial goals.

Why refinance your car loan this February? You may:

- Lower your interest rate
- Reduce your monthly payment
- Pay off your loan sooner
- Keep more money in your pocket

Show your finances a little love this Valentine's season. Refinancing your auto loan could help you drive with confidence—and save along the way.

Contact us today to learn more and see how much you could save.

### HOLIDAY CLOSING

**President's Day,  
Monday  
February 16<sup>th</sup>**

### 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  
Marketing Director

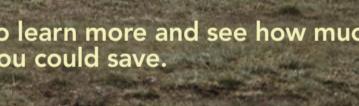
Audrina Shear  
Teller

Loredana Longo  
Teller

Katherine Salerno  
Teller

### Winter weather advisory:

Now that winter is here, please check our website regularly for any closing before you make the trip to the credit union.

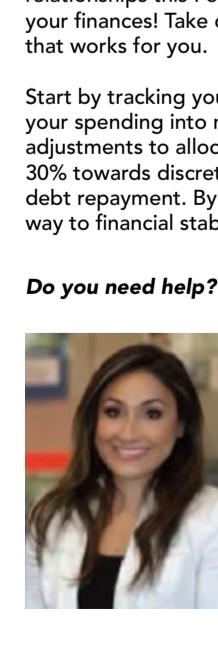


### February Financial Counseling Tip of the Month:

Create a Budget That Loves You Back! As we celebrate love and relationships this February, don't forget to show some love to your finances! Take control of your money by creating a budget that works for you.

Start by tracking your income and expenses, then categorize your spending into needs, wants, and debt repayment. Make adjustments to allocate 50% of your income towards necessities, 30% towards discretionary spending, and 20% towards saving and debt repayment. By following this simple rule, you'll be on your way to financial stability and a budget that loves you back!

Do you need help?



Call me today to make an appointment for your financial counseling session.

**Sanaz Liana Marashi**  
Financial Counselor

**CALL 631-291-9166**



### Loan Rates As Low As...

5.99% APR New Car Loan

6.49% APR Used Car Loan

9.99% APR Personal Loan

7.99% APR Tax Loan

11.74% APR Variable Line of Credit

7.74% APR Home Equity Line of Credit

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