



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.

March Money Reset

Debt Consolidation Loans as Low as 9.99% APR*

BORROW UP TO \$20,000

March is the season of fresh starts — and that includes your finances. If high-interest credit card balances followed you into the new year, now is the perfect time to reset and simplify.

With a LIAFCU Debt Consolidation Loan, you can combine multiple credit card balances into one manageable payment — often at a lower rate.

Why Consolidate This March?

- **Lower Your Interest Rate:** Stop paying high credit card APRs. A consolidation loan as low as 9.99% APR* could reduce your monthly payments and save you money over time.
- **Simplify Your Payments:** One loan. One due date. Less stress. Automatic payments make staying on track even easier.
- **Strengthen Your Credit:** High credit card balances can hurt your score. Paying them down and keeping utilization low can help improve your credit profile.

- **Borrow What You Need:** Access up to \$20,000 and take control of your financial picture this spring.

This month, make a commitment to a cleaner, clearer financial future. Our staff is ready to help you review your options and find the right solution for your goals.

Contact LIAFCU today and take the first step toward a financially fresh start.



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

TAKE ADVANTAGE OF OUR TAX LOAN

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



Don't Let Tax Season Stress You Out!

There's still time to take advantage of our Tax Loan promotion!

Borrow up to \$3,000 at an interest rate 2% lower than our current personal loan rate. Our Tax Loan is a hassle-free way to cover unexpected tax expenses, giving you one less thing to worry about during tax season.

Contact Sanaz Liana Marashi today to learn more and apply: 631-291-9166. Don't miss out on this limited-time offer!

March Into Better Credit

Your Credit Score Spring Checkup

Spring is all about fresh starts — and your credit score deserves one too. March is the perfect time to check in on your financial health and make small improvements that can lead to big results.

Your credit score plays a major role in your financial life. It can affect the interest rates you qualify for, your ability to get approved for loans, and even insurance premiums. The good news? You have more control over it than you think.

What Makes Up Your Credit Score?

Understanding the basics is the first step:

- **Payment History (35%)** – Paying on time is the single most important factor. Even one late payment can have an impact.
- **Credit Utilization (30%)** – Try to keep credit card balances below 30% of your available limits — under 25% is even better.
- **Length of Credit History (15%)** – The longer your accounts are open and in good standing, the better.
- **Credit Mix (10%)** – A healthy mix of credit types (credit cards, auto loans, etc.) can help.
- **New Credit (10%)** – Opening too many new accounts in a short time may temporarily lower your score.

Simple Ways to Boost Your Score This Spring

- Set up automatic payments to avoid late fees
- Pay down high credit card balances
- Review your credit report for errors
- Avoid closing old accounts unnecessarily
- Be strategic before applying for new credit

Small, consistent actions can lead to meaningful improvement over time.

If you'd like help understanding your credit report or creating a plan to strengthen your score, our financial counselor is here for you. **This March, take a proactive step toward a stronger financial future.**

Your fresh start begins with knowledge.



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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March Fraud Prevention Reminder

As you refresh your finances this spring, don't forget to protect them. Fraudsters are constantly finding new ways to target consumers through phishing emails, text scams, fake phone calls, and online account takeovers.

Never click on suspicious links or share personal information such as account numbers, online banking credentials, or one-time verification codes. Monitor your accounts regularly, set up transaction alerts, and use strong, unique passwords for added protection.

If something doesn't look right, contact the credit union directly using a trusted phone number. A few simple precautions can help keep your money safe all year long.

