



*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.

## Spring has arrived!

April is the perfect time for fresh starts, new goals, and growing opportunities. At LIAFCU, we're proud to support our members and our community every day. Thank you for being part of our credit union family.

### SPRING FINANCIAL CHECKUP

Just like spring cleaning your home, April is a great time to review your finances.

Consider taking a moment to:

- Review your savings goals
- Check your budget for the coming months
- Set aside money for vacations or summer expenses

Our team is always here to help you plan for the future.

### SAVINGS TIP OF THE MONTH

Small deposits can grow into big savings.

Setting up automatic transfers into your savings account is an easy way to build your funds without even thinking about it.

### MEMBER REMINDER

Be sure your contact information is up to date. Current phone numbers up to date. Current phone numbers and email addresses help us keep you informed about important account updates and services.

### THANK YOU FOR BEING A MEMBER

Your trust means everything to us. We look forward to continuing to serve you and help you reach your financial goals.

*Long Island Alliance FCU*

## Tax Season Is Here – Bundle Your Refund!

If you're expecting a tax refund this year, consider depositing it directly into your credit union account. Your refund can be a great opportunity to strengthen your financial future.

Here are a few smart ways to make the most of your refund:

- **Deposit into Checking:** Keep everyday spending simple and secure with your credit union checking account.
- **Grow Your Savings:** Move part of your refund into savings and start building a cushion for future goals or unexpected expenses.
- **Open a Certificate:** Put your money to work with a certificate and enjoy a fixed rate while your savings grows.



## Spring Forward with LIAFCU's Digital Banking!

As spring brings new life and growth, LIAFCU is blossoming with digital services. We're committed to providing you with the latest technology to make your banking experience easier, faster, and more intuitive.

Discover our wide range of free digital services designed to simplify your banking. From mobile banking to online bill pay, we've got you covered. Need help getting started or have questions about our services? Our friendly team is here to assist you. Simply call us or stop in. We're dedicated to supporting our members every step of the way.

Don't miss out on the benefits of digital banking. Explore our services today and experience the convenience and flexibility of banking with LIAFCU!



### 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

### 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

## Still time to apply for our TAX LOAN



LIAFCU's tax loan is a worry-free way to borrow up to \$3,000.00 at an interest rate 2% lower than our current personal loan rate. Take advantage of this low rate and say goodbye to tax season stress, today.

## APRIL FRAUD PREVENTION REMINDER

Here are a few simple tips to help keep your information safe:

- **Never share personal or account information** by phone, email, or text unless you initiated the contact.
- **Be cautious of unexpected messages** claiming to be from banks, government agencies, or delivery services.
- **Monitor your accounts regularly** and report any suspicious activity right away.
- **Use strong, unique passwords** for online banking and financial apps.
- **Watch for tax-related scams** that ask for payments or personal information.

