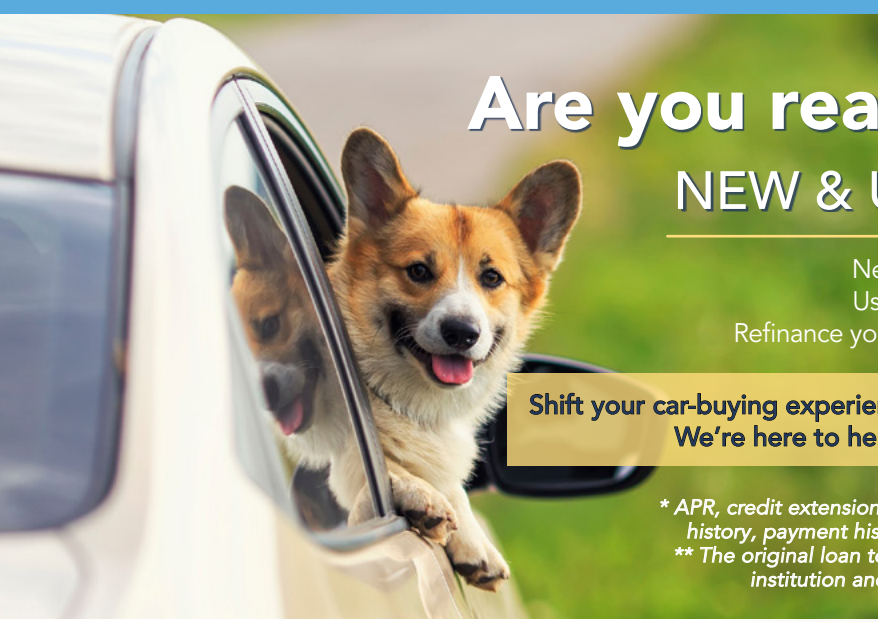




Invested in Our Members Since 1938

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.



Are you ready for a road trip? NEW & USED CAR LOANS

New Car as low as 5.49%*
Used Car as low as 5.99%*
Refinance your car loan with us as low as 5.49**

Shift your car-buying experience into high gear with Long Island Alliance FCU! We're here to help you drive away in your dream ride.

* APR, credit extension and approval based upon the applicant's credit history, payment history and ability to repay the credit extended.
** The original loan to be refinanced must be from another financial institution and the car cannot be older than 3 years.

Drive into Summer with Savings

Summer is just around the corner—bringing road trips, weekend getaways, and plenty of time to enjoy the open road. If a new vehicle is part of your plans, May is the perfect time to make your move and take advantage of great financing options at your credit union.

Low Rates to Get You Moving

Whether you're upgrading your current ride or purchasing your very first car, we're here to help you hit the road with confidence. Take advantage of our competitive auto loan rates, with **new car loans as low as 5.49% APR and used car loans as low as 5.99% APR.** With flexible terms and affordable monthly payments, getting behind the wheel has never been more accessible.

Why Finance with Your Credit Union?

When you choose your credit union for your auto loan, you're choosing personalized service and a partner that puts your financial well-being first. Our loan officer works with you to find the right loan for your budget—no pressure, no surprises. Plus, you can enjoy benefits like:

- Quick and easy application process
- Competitive rates that help you save over time
- No pre-payment penalty

Make the Most of Your Summer

Imagine cruising into summer with a reliable, fuel-efficient vehicle that fits your lifestyle. Whether it's beach days, family road trips, or simply enjoying the sunshine, the right car can make all the difference—and the right loan can make it affordable.

Get Started Today

Don't wait to turn your summer plans into reality. Apply for an auto loan today and see how much you can save. With low rates and trusted local service, your credit union is here to help you drive into summer with confidence.

Your next adventure starts the moment you turn the key—

let's get you there.



Refinance Your Ride and Cruise into Summer with Savings

If you're already on the road but not loving your current car payment, this May is the perfect time for a financial tune-up. With rates as low as **5.49% APR**—the same as our new car loan rates—you may be able to refinance your existing auto loan and enjoy real savings.

Lower Your Rate, Lower Your Payment
Refinancing your auto loan could mean securing a lower interest rate, reducing your monthly payment, or even paying off your vehicle sooner. If your credit has improved or rates have dropped since you first financed your car, now is a great time to explore your options.

Why Refinance with Your Credit Union?
We make the process simple and stress-free. Our loan officer is here to guide you every step of the way, helping you find the best solution for your financial situation. When you refinance with us, you can benefit from:

- Rates as low as **5.49% APR**
- Potentially lower monthly payments
- No pre-payment penalty
- Personalized, local service you can trust

Keep Your Car, Improve Your Loan
You don't need a new vehicle to enjoy better financing. Refinancing allows you to keep the car you already love while improving your loan terms. It's a smart way to free up extra cash—just in time for summer plans.

Start Saving Today
Don't let a higher rate hold you back. Take a few minutes to see how much you could save by refinancing your auto loan. With competitive rates and a commitment to your financial well-being, your credit union is here to help you make the most of every mile.

Drive smarter this season—refinance and put your savings into gear.

May is the perfect time to refresh your savings habits and set the tone for a financially confident summer. As expenses shift toward travel, events, and outdoor activities, building a cushion now can help you enjoy the season without added stress.

Consider setting a simple goal—whether it's saving a small amount each week, depositing part of a tax refund, or cutting back on unnecessary spending—and stick to it. Even modest contributions can grow quickly over time, giving you more flexibility and peace of mind in the months ahead.

Spring Into Savings This May

STAY ALERT: FRAUD PREVENTION REMINDER THIS MAY

As activity picks up this spring, it's important to stay vigilant and protect your finances from fraud. Scammers often take advantage of busy seasons by sending phishing emails, fake text alerts, or making calls that appear to be from trusted sources.

Remember to never share personal or account information unless you've verified the source, and avoid clicking on suspicious links. Regularly monitoring your accounts and enabling alerts can help you quickly spot any unusual activity. A few simple precautions can go a long way in keeping your information—and your money—safe.



HOLIDAY CLOSING

**Memorial Day,
Monday
May 25th**

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

