

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.

Summer Savings & Flexibility Starts Here

Make Summer Easier with More Financial Flexibility

Summer is all about vacations, road trips, family gatherings, and making memories — but it's also a season when expenses can add up quickly. At Long Island Alliance Federal Credit Union, we're here to help you enjoy the season while staying financially comfortable.

Skip-A-Pay Is Back!

Need a little extra flexibility this summer?

Skip a Loan Payment!
June, July, or August 2026

FOR JUST A \$35 FEE PER LOAN YOU CAN SKIP YOUR JUNE, JULY OR AUGUST PAYMENT!

Just request your form from the Credit Union, and return it by mail, email (sglisefcu@optonline.net) or fax (631-360-3620).

If you have any questions, please contact **Sanaz Liana Marashi** at 631-291-9166

To ensure proper processing, make sure we receive the form before your due date for the month you choose. Suffixes 30, 31, 32 and home equity loans are not eligible for this program.

Whether you're planning a getaway or simply looking for a little more room in your monthly budget, Skip-A-Pay can help you stay financially comfortable while still enjoying the season.

BENEFITS OF SKIP-A-PAY:

- Create extra cash flow –
- Manage seasonal expenses with ease –
- Enjoy more financial flexibility –

CONTACT US TODAY TO SEE IF YOUR LOAN QUALIFIES AND LEARN HOW EASY IT IS TO PARTICIPATE.

Lower Your Auto Loan Payment with Refinancing

Still paying too much on your vehicle loan?

Refinance your car loan with us as low as 5.49**

Refinancing your auto loan with Long Island Alliance FCU could help you:

- Lower your monthly payment
- Reduce your interest rate
- Save money over the life of your loan
- Simplify your finances

Our team can help review your current loan and show you how much you may be able to save.

** 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.*



A Few Tips for Managing Your Summer Fun Expenses

1. Vacation Loan

For expenses under \$2,000, consider our Vacation Loan featuring:

- A rate 1% lower than a standard personal loan
- A convenient one-year term
- An easy way to pay off your summer fun before next summer arrives

2. Personal Loan

For larger expenses, our Personal Loan offers:

- Interest rates typically much lower than most credit cards
- Borrowing up to \$20,000
- Flexible repayment terms up to five years
- No pre-payment penalties

3. Home Equity Line of Credit (HELOC)

If you own a home with available equity, a HELOC may provide:

- Lower interest rates
- Flexible access to funds when needed
- The ability to borrow, repay, and borrow again
- Currently no closing costs apart from county taxes

TAKE ADVANTAGE OF THESE LOAN OPTIONS AND ENJOY YOUR SUMMER WITHOUT UNNECESSARY FINANCIAL STRESS.



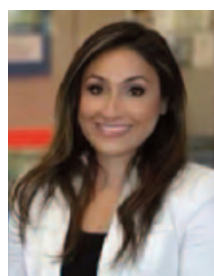
Financial Counseling Tip of the Month

Summer is a great time to review your budget and prepare for seasonal expenses.

Take a closer look at your spending habits and identify areas where you may be able to cut back. Consider setting aside funds for vacations, summer activities, and potential vehicle maintenance costs.

By prioritizing your expenses and making a few adjustments now, you'll be better prepared to manage your finances and enjoy a more stress-free summer.

Do you need help?



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

Sanaz Liana Marashi
Certified Credit Union
Financial Counselor

CALL 631-291-9166

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IMPORTANT NOTICE

If you are traveling or going away on vacation, please notify us before your trip.

Travel notifications help prevent your debit card transactions from being flagged as suspicious activity, reducing the chance your card could be temporarily denied while you are away.

Contact us before traveling so you can enjoy a smooth and worry-free vacation experience.

Thank you for being a valued member of Long Island Alliance Federal Credit Union.

We appreciate the opportunity to serve you and wish you a safe, fun, and financially healthy summer!