



Long Island Alliance
FEDERAL CREDIT UNION

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.

Get Ready for Fall with a Personal Loan from LIAFCU!

Fall is here, and October is the perfect time to turn your plans into reality! Whether you're preparing your home for the colder months, planning a getaway, consolidating debt, or simply looking for some extra financial flexibility, Long Island Alliance FCU is here to help.

Apply for a Personal Loan Today!

With a LIAFCU Personal Loan, you can:

- Borrow up to \$20,000
- Enjoy flexible terms up to 5 years
- Get rates as low as 9.99% APR*

Use Your Loan for What Matters Most

Whether you're looking to:

- **Renovate your home** — Give your kitchen, bathroom, or another room a fresh new look.
- **Take a vacation** — Make time to relax and recharge.
- **Consolidate debt** — Combine eligible high-interest debt into one manageable payment.
- **Cover unexpected expenses** — Get the financial flexibility you need when life doesn't go according to plan.

With a personal loan from LIAFCU, you have the flexibility to use the funds for your needs.

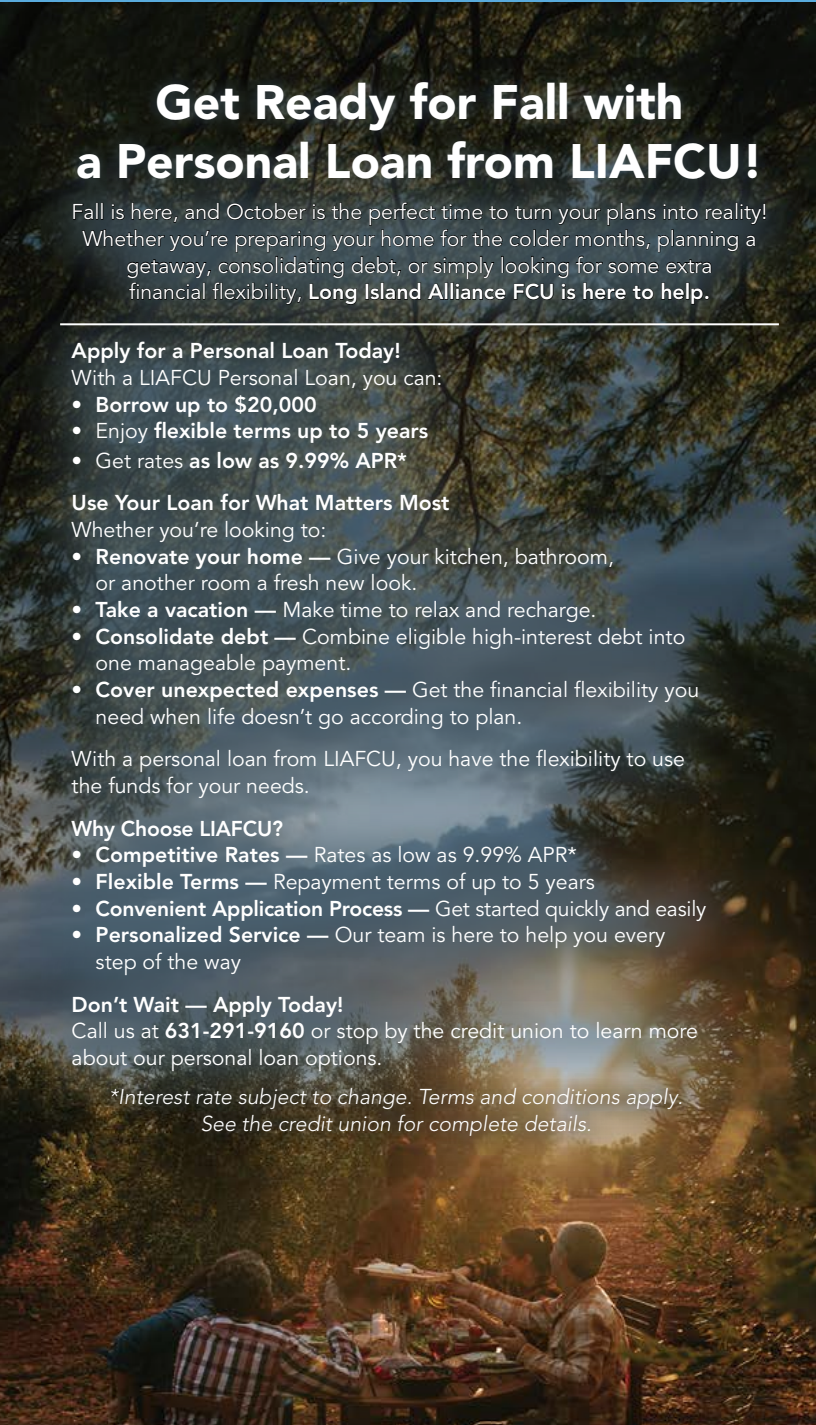
Why Choose LIAFCU?

- **Competitive Rates** — Rates as low as 9.99% APR*
- **Flexible Terms** — Repayment terms of up to 5 years
- **Convenient Application Process** — Get started quickly and easily
- **Personalized Service** — Our team is here to help you every step of the way

Don't Wait — Apply Today!

Call us at 631-291-9160 or stop by the credit union to learn more about our personal loan options.

**Interest rate subject to change. Terms and conditions apply. See the credit union for complete details.*



Don't Let Your Car Loan Scare You!

Is Your Car Payment Giving You a Fright?

October is here, and spooky season is upon us!

But what's truly frightening? **Being stuck with a car loan that may no longer fit your budget.**

If your monthly car payment feels like a financial nightmare, it may be time to explore your options.

At LIAFCU, we are here to help you understand your car loan and explore whether refinancing may make sense for you.

Know the Three Parts of Your Car Loan

Every car loan generally consists of three key components:

- **Principal** — The amount you originally borrowed.
- **Interest** — The lender's charge for borrowing the money.
- **Term** — The length of time you have to repay the loan.

Even a small reduction in your monthly payment can make a difference. **For example, reducing your payment by \$20 per month would mean \$240 less in payments over a year** — depending on the terms of the new loan.

Don't Let Loan Stress Haunt You!

Contact LIAFCU to learn more about whether refinancing your auto loan could help you:

- Potentially lower your monthly payment
- Explore different loan terms
- Better manage your monthly budget

Take the wheel and steer your finances toward a brighter future!

Call 631-291-9160 or visit LIAFCU today to get started.

Refinancing is subject to credit approval, loan qualifications, and applicable terms and conditions. Savings are not guaranteed.



A Howling Good Deal!

This Halloween, cast a spell of convenience and treat yourself to a **LIAFCU Debit Card!**

Enjoy convenient access to your funds and access to a network of ATMs when you need cash.

And here's something that won't haunt you:

NO ANNUAL FEE!

Whether you're picking up Halloween candy, grabbing your morning coffee, or shopping for everyday essentials, your LIAFCU Debit Card makes accessing your money convenient.

Ask us about your LIAFCU Debit Card today!



Happy Halloween! from LIAFCU!

OCTOBER REMINDER

**Columbus Day
Monday,
October 12, 2026**

Please plan accordingly for any holiday-related changes to our normal business hours.

For the most current information regarding branch hours and services, please contact LIAFCU at 631-291-9160.



HOLIDAY CLUB REMINDER

Your Holiday Club Savings Are Coming!

Your Holiday Club funds will be transferred to your Savings Account on October 5th.

Start planning ahead for next year's holiday season!

Whether you're saving for gifts, travel, celebrations, or simply want to get a head start, **now is the perfect time to open your Holiday Club for next year.**

Start Saving Today!

Open your Holiday Club account and make next year's holiday season a little less stressful.

Visit LIAFCU or call 631-291-9160 for more information.

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Thank You for Being a Member!

At Long Island Alliance Federal Credit Union, we're committed to helping our members make smart financial decisions — in every season.

From personal loans and auto refinancing to savings and financial counseling, **we're here when you need us.**

Wishing all our members a happy, healthy, and financially successful October!

October Financial Counseling Tip

Don't Let Your Spending Become a Financial Fright!

Halloween treats, costumes, decorations, parties — October can bring plenty of opportunities to spend! This month, take a few minutes to look at where your money is going and make a plan before those little purchases add up.

Create a "Treat Yourself" Budget

Set aside a specific amount for Halloween and other October fun. Having a spending limit lets you enjoy the season **without letting your budget get spooked.**

At the same time, keep an eye on the bigger financial "monsters," such as:

- High-interest debt
 - Unnecessary subscriptions
 - Impulse purchases
 - Spending that isn't part of your monthly budget
- Small changes today can make a big difference over time.

Need help creating a budget or reaching your financial goals? **We are here to help.**

Call 631-291-9160 to learn more.