NOVEMBER 2026

LIAFCU MONTHLY NEWS

Long Island SOUNDS



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.

A Thanksgiving Message from Long Island Alliance FCU

As Thanksgiving approaches, all of us at Long Island Alliance FCU want to take a moment to say thank you to our valued members. Your trust and loyalty mean so much to us, and we're grateful for the opportunity to be part of your financial journey.

What We're Thankful For

Our Members: You are at the heart of everything we do. Thank you for choosing LIAFCU and allowing us to support your financial goals and dreams.

Our Dedicated Team: We're grateful for our team's commitment to providing personalized service and helping our members every step of the way.

Our Community: We're proud to be part of the NY State community and appreciate the opportunity to make a positive difference in the lives of those we serve.

Wishing You a Wonderful Thanksgiving

From our LIAFCU family to yours, we wish you a Thanksgiving filled with happiness, good health, and gratitude. May your holiday be full of laughter, cherished memories, and meaningful moments with family and friends.

Stay Connected with LIAFCU

Stay connected with us on social media for the latest credit union news, special promotions, helpful financial tips, and updates from your LIAFCU family.

Happy Thanksgiving from all of us at Long Island Alliance FCU!
We're thankful to have you as part of our community.



PROMOTION: Harvest More with Our 10-Month Share Certificate!

Give your savings room to grow with LIAFCU!

Looking for a great way to grow your money? Take advantage of Long Island Alliance FCU's **10-Month Share Certificate, featuring a competitive 4.35% APR!** It's a great opportunity to earn a rewarding rate while keeping your savings on a short-term timeline.

Key Details

Term: 10 months	**Rate:** 4.35% APR
Minimum Opening Deposit: $1,000	**Maximum Deposit:** $100,000

Why Choose Our 10-Month Share Certificate?

- **Earn More on Your Savings:** Enjoy a competitive rate to help your money grow.
- **A Short-Term Savings Option:** Put your money to work with
- a 10-month term.
- **Peace of Mind:** Your eligible deposits are federally insured by the NCUA, subject to applicable limits and requirements.

Don't Miss This Opportunity!
Make the most of your savings with this limited-time offer from LIAFCU. Contact us or visit a branch to learn more and open your 10-Month Share Certificate today!

Plant the seeds for a stronger financial future with Long Island Alliance FCU!

Please ask a representative for complete terms, conditions, and early withdrawal penalties. Rate and offer availability are subject to change.

HOLIDAY CLOSING





Skip a Payment & put more gifts under the tree!

November, December 2026 or January 2027

For just a $35 fee per loan you can skip your Nov, Dec, or January payment! *

Pick up a form from the Credit Union, complete and return it by mail, email (lisefcumembers@optonline.net), fax (631-360-3620) or drop it off at the Credit Union.

** Suffixes 30, 31, 32, home equity loans and loans less than 6 months are not eligiblefor this promotion.*

To ensure proper processing, make sure we receive the form before your due date for the month you choose.

IMPORTANT NOTICE

Our Annual Meeting will be held on November 17th at 5:00pm at the NY State Office building.

If you are interested in attending, please call the credit union by November 10th, 2026.

Breathe Easier This Holiday Season with LIAFCU!

The holidays should be about making memories, spending time with loved ones, and enjoying the season—not worrying about finances. But with gifts, travel, entertaining, and unexpected expenses, holiday costs can add up quickly.

Let LIAFCU help make your holidays a little brighter with our Special Holiday Loan Offer!

Your Holiday Loan at a Glance

- **Borrow up to $2,000** to help cover holiday expenses.
- **A Competitive Rate:** Enjoy a rate 1 percentage point below our regular personal loan rate, subject to approval and applicable terms.
- **Easy Application:** Apply over the phone or in person.
- **A Smarter Alternative to Credit Cards:** A personal loan may help you avoid high credit card interest costs.
- **Budget with Confidence:** Enjoy predictable monthly payments so you can plan ahead.
- **Financial Flexibility:** Cover gifts, travel, entertaining, or unexpected seasonal expenses.

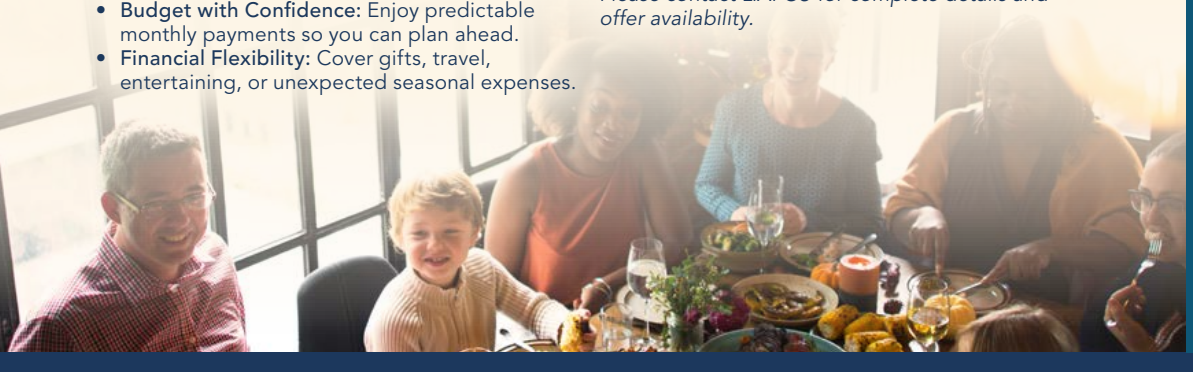
Need a Little More?
If your holiday expenses exceed $2,000, ask us about our Personal Loan options. With competitive rates and convenient repayment terms, LIAFCU may have a solution to help you manage larger expenses.

Make Your Holidays Brighter!
Ready to get started? Contact us at 631-291-9160 to discuss your borrowing needs and learn more about our holiday loan offer.

Let Long Island Alliance FCU help you focus on what matters most this holiday season.

More joy. Less financial stress. A brighter holiday with LIAFCU!

All loans are subject to credit approval and applicable terms and conditions. Rates, loan amounts, and repayment terms may vary. Please contact LIAFCU for complete details and offer availability.



BOARD OF DIRECTORS

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Dawn Dietrich

OFFICE STAFF

Sanaz L. Marashi
Manager

Audrina Shear
Teller

Loredana Longo
Teller

Katherine Salerno
Teller

Your savings federally insured to at least $250,000 and backed by the full faith and credit of the United States Government
NCUA
National Credit Union Administration, a U.S. Government Agency

Long Island Alliance FCU | 250 Veterans Highway | Hauppauge, NY 11788 | 631-291-9160 | www.llafcu.org
Toll Free: 1-877-547-3328 | Fax: 631-360-3620 | Audio Response: 631-952-6286 | Lost or Stolen Cards: 1-800-453-4270