



Credit Union *Advantage*

Volume 7, Issue 4

"For Your Financial Health"[®]

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

For Bread & Roses Events go to www.bread-and-roses.com for discount tickets or other upcoming cultural events.

For Childcare Fund Events and Information go to: 1199ccf.org

Please notify the credit union of any changes in your address or telephone number.



"For Your Financial Health"[®]

310 West 43rd Street
Second Floor
New York, NY 10036
(212) 957-1055
Fax: (212) 767-1732
Loan By Phone: 1-866-484-2254
Lost VISA Card: 1-800-554-8969

**Mortgage Financing:
Call Your Mortgage Officer
Philip Capel at (212) 957-6775**

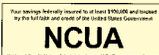
Office Hours

Monday – Friday
9:00 AM – 5:00 PM

Office hours are extended until 6:45 PM on evenings of in house Delegate Assembly



We do business in accordance with the Federal Fair Housing Law and Equal Credit Opportunity Act



Have You Been Denied For Credit? Even At Your Credit Union?

Do You Want To Know What To Do About It?

Go to your 1199 SEIU Federal Credit Union and apply for a loan. If you are declined for the loan do not be disheartened or angry because at this point, this may actually be beneficial for you. Interested in finding out why? Read on...



First find out why by asking your loan officer for an explanation. You may find out that you may be overextended or you may have too many or large negative strikes against you on your credit report. Do not be offended by the declination but take this as a lesson and use it as a learning opportunity. It could be what you need to lower your future borrowing costs and/or live a more affordable lifestyle.

Once you know the reason(s), 1199 SEIU FCU can empower you by showing you what you need to do to avoid declinations in the future. After all, were in the business of making loans to our members. But the risks need to be minimal since we are highly regulated and are entrusted only with other members' money just like yourself, since we do not lend you the Union's money.

Utilizing 1199 SEIU FCU as a resource can empower you to reduce exposure to high credit card rates as well as learn the proper way to eliminate those strikes on your credit report, without paying an extra fee for the service. Maybe you only need a better way to budget yourself and perhaps avoid borrowing altogether. You've heard about "Planning AHEAD..."

Finally, a word about third party credit counseling services or debt consolidation services... Understand that most times, turning your credit problems over to these organizations can worsen your credit score and not accomplish what you want such as improving your score. Besides, not all creditors are obligated to work with the agency you have hired.

Only you can solve your financial problems and one way is availing yourself of 1199 SEIU FCU as a key to learning how to lessen your future costs. This help towards financial health could lead to a less frustrating borrowing experience. Apply for a loan now and become a good paying member. We need each other. After all that's how we pay our bills. That's right; we don't have any free lunches either.



**Get The Latest Credit Union
Information Online at
www.1199federalcu.org**

Serving You Better

At 1199 SEIU FCU, we are always looking for ways to better serve you, our membership. Because after all, without you, we would cease to exist.

In the next few months, we will be undergoing a computer conversion. This conversion will give our employees the capability to help you in ways that were not possible in the past. When this conversion is complete, we will be in an even better position of service, with the integrity and commitment you have come to expect from your credit union.

We appreciate your understanding and patience during this time. If you have any questions or comments, please never hesitate to contact us.

Moving?

3 Stress-Reducing Tips

There's no two ways about it – packing up every item in your house and moving it to a new one is going to be at least a little stressful. You can make it easier on yourself by planning ahead. Here are a few tips.



✓ **Don't move what you don't need.** You're probably going to discover that, over the years you've accumulated a lot of clutter. Rather than moving these items from one attic to another, go through them and take a hard look at each one. If you don't truly have a use for an item, sell it, donate it to charity or throw it away.

✓ **Get help.** Obviously, the more friends and family you have helping out on moving day, the better. But carrying furniture isn't the only help they can provide. They might also assist in packing and cleaning, or look after young children and pets on the day of the move.

✓ **Plan on living while you're moving.** In the rush of getting everything packed, don't forget that you're going to need access to certain things right away. You might pack a sort of "survival kit" containing your toothbrush, a change of clothes, and everything else you'll need to carry on with your life while you're settling into your new home.

Utilice La Cooperativa De Ahorros De La Unión 1199

Vaya a la cooperativa de ahorros de la unión 1199 y aplique por un préstamo. Si no le aprueban el préstamo no se preocupe porque esto puede ser un beneficio para usted. Primero investigue porque. Puede que este sobre extendido y tenga muchos puntos en contras un su reporte de los buroes de crédito. No se ofenda por el rechazo pero coja esto como una lección. Después que sepa las razones porque fue rechazado la cooperativa de ahorros de la unión 1199 puede en soñarle que debe hacer para evitar una situación similar en el futuro.



Utilice la cooperativa de ahorros de la unión 1199 como un recurso, podrá reducir su sobre extensión y aprenderá la manera apropiada para eliminar esos puntos negativo en el buroes de crédito.

Entienda que a veces poner sus problemas de crédito en manos de terceras organizaciones puede ser lo peor que hace para su crédito y no todas la organizaciones están autorizadas para negociar con ellos. Solo usted puede resolver su problema financieros. Si se aprovecha de los programas de la cooperativa tendrá la llave a su salud financiera. Aplique para un préstamo hoy.

When disaster strikes, you're not alone

Dealing with the aftermath of a natural disaster can be heartbreaking. MEMBERS® Auto & Homeowners Insurance is prepared to help ease the pain of recovery.

Every step of the way, our agents will help you get back on your feet and into your home as soon as possible with these services:

- ✓ **Specialized Response Teams** to rapidly aid in the affected area
- ✓ **Damage-Mitigation Assistance** for emergency board-up or clean-up services to prevent further damage to your dwelling
- ✓ **Temporary Living Arrangements** if you are not able to stay in your home after a loss
- ✓ **Contractor-Network Referral Program** to appraise and repair the damage to your home—you choose who performs the repairs and the work is guaranteed
- ✓ **Personal-Property Replacement** for hassle-free direct shipment of many personal items with the invoice billed to MEMBERS Auto & Homeowners Insurance
- ✓ **Deductible Recovery** for collection from another party's insurance carrier if someone else was at fault for an accident or loss

Besides these services in times of need, MEMBERS Auto & Homeowners Insurance offers many other benefits, such as exclusive savings on auto insurance for credit union members. To discuss coverage options and benefits, plus get a free rate quote, call 1-888-380-9287 for a complete review of your needs.



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