



# Credit Union *Advantage*

Volume 8, Issue 1

"For Your Financial Health"<sup>®</sup>

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

For Bread & Roses Events go to [www.bread-and-roses.com](http://www.bread-and-roses.com) for discount tickets or other upcoming cultural events.

For Childcare Fund Events and Information go to: [1199ccf.org](http://1199ccf.org)

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



"For Your Financial Health"<sup>®</sup>

310 West 43<sup>rd</sup> 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**

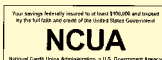
#### Office Hours

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



## Online Home Banking Conveniences

1199 SEIU Federal Credit Union loves to see you in the branch. But when you don't have time to visit us in person, you can visit us online. The convenience of home banking can save you time. You'll no longer have to wait at an ATM to check your balance, and you can view your accounts anytime—not just during our office hours. You'll be able to check your balance, view transaction records and transfer money between accounts.



As long as you have access to the Internet, home banking allows you to contact us from anywhere. It's especially convenient for members who aren't always in close proximity to the credit union like those who travel a lot, are away from home or away at college.

1199 SEIU Federal Credit Union has years of experience helping members manage their money and protecting their members' privacy and safety. We provide you with a secure, safe and confidential site. Following some simple guidelines can also help ensure your safety.

- Choose strong passwords of six to eight characters with a combination of upper and lower case letters, numbers, and symbols and keep them to yourself.
- Change passwords frequently.
- Keep personal identification numbers (PINs) to yourself.
- Don't leave account numbers lying around where others can see them.
- Contact the credit union if you have any problems or concerns.

Call us or stop by for more information about Online Home Banking. We are here to make your banking as convenient and accessible as possible for you.

## Pay Your Bills Online

We at 1199 SEIU Federal Credit Union know that paying bills can be a time consuming process. Often, it takes you away from your family and the things you'd rather do. We give you the chance to get back to your family and activities you'd otherwise miss with Online Bill Pay. You can pay your mortgage, utility bill and credit card bill right over the Internet anytime day or night.

- ✓ Make one-time payments
- ✓ Schedule recurring payments
- ✓ View past payments and amounts
- ✓ Change or cancel payments
- ✓ Bills are paid from your credit union account

You'll no longer have to write checks, buy stamps, mail envelopes, or run to the post office. Our Online Bill Pay is the better way to pay your bills. Call us or stop by to sign up for Online Bill Pay today!

# Speedy Income Tax Refund



Did you know that you can have your 2007 tax refund check directly deposited into your 1199 SEIU Federal Credit Union account? Not only is it easy and safe, but it's also fast (refunds can arrive up to three weeks earlier).

You can take advantage of this convenient service by following these simple steps:

- **Provide your account number on your tax return**
- **Provide our routing number, 2260-77862, on your tax return**
- **Check the proper box on your tax return for either your Savings or Checking Account**

Remember, if you are filing a joint tax return, the refund check has to be deposited into a joint account.

If you have any questions, please feel free to contact us at 212-957-1055.

## A New Computer System To Serve You Better

As you know, over the past few months, we underwent a computer conversion. The conversion now allows our employees to help you, our members, in ways that we were not able to before. Now that this conversion is complete, we are in an even better position to serve you, with the integrity and commitment you have come to expect from us.



We thank you for your understanding and patience during the past few months. If you have any questions or comments about our new computer system, please feel free to contact us.

## Like The Bank Around The Corner

*Experience The Convenience Of Shared Credit Union Branching*

1199 SEIU Federal Credit Union has joined with other credit unions in New York and the US to give you access to your accounts at any Shared Service Center Branch. 1199 SEIU FCU is a part of the Shared Service Center Branch Network that allows our members and members of other credit unions to access their accounts at a credit union in the network. You can make withdrawals and deposits at any of these locations, but your account(s) stays with us. All you need is a valid photo ID and your account number.



There are about 90 Credit Union Service Centers in New York alone. To find a Shared Service Center Branch in New York, the US or worldwide, visit [www.cuservicecenter.com](http://www.cuservicecenter.com).

## Check Out Our Checking Account

Why is it so difficult to find checking accounts that don't come with excessive fees? Your checking account doesn't have to be that way. 1199 SEIU FCU offers the convenience and savings you need to take care of your financial business and that of your family. Our checking account offers:

- **No Monthly Service Fees**
- **Overdraft Protection (Available)**
- **No Minimum Balance Required**
- **Point-of-Purchase Debit Card**
- **No Per-Check Fees**
- **And More!**

You can also receive a free ATM card with our checking account that will save you valuable time.

Remember, you have to have a Share Savings Account before you can open a checking account. Stop by to open a 1199 SEIU FCU checking account today! Ask for details and certain circumstantial charges. Please provide two valid forms of ID – it's the law!

## How Can I Get Free Online Bill Pay? *JUST RAISE YOUR CREDIT SCORE*

Do you like what Online Bill Pay presents? 1199 SEIU Federal Credit Union has a special offer for our members. You can enjoy free Online Bill Pay if you raise your credit score by 100 basis points.

Don't worry; it's not impossible. There are several things you can do to lift your credit score like paying your bills on time, avoiding late or missed payments, knowing your credit score, and checking your credit report on a regular basis. Any false information can lower your score.

We at 1199 SEIU FCU are here to help you boost your credit score so that you can benefit from free Online Bill Pay and so much more! We want our members to have clean credit reports and the highest credit scores possible.

Call us or stop by to see how you can increase your credit score to take advantage of free Online Bill Pay.

