



Credit Union *Advantage*

"For Your Financial Health"[®]
A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

Volume 8, Issue 2

For Bread & Roses Events go to www.bread-and-roses.com for 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

(After Business Hours)

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

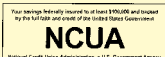
Office Hours

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



Save The Date!

All members of 1199 SEIU Federal Credit Union are cordially invited to attend the Annual Meeting on Thursday, May 15, 2008, and vote for one director's seat up for election this year currently held by Maria Casteneda. We will conduct any additional business properly presented at the meeting, starting at 6:00 PM in the Auditorium in the Union Building at 310 W. 43rd Street, New York, NY 10036.



Have You Checked Out Our Web Site Lately?

At www.1199federalcu.org, you can find all sorts of information about your credit union and the products and services we offer. Take a look at some of the many things you can do on our web site:

- *Login to NetBranch*
- *Find out how to join the credit union*
- *Read about our Checking and Savings Accounts*
- *Learn about our Loan options*
- *Get a description of Direct Deposit, Payroll Deduction and our VISA Debit Card*
- *Use our online calculators*
- *Read our current and archived newsletters*
- *Get our contact information*
- *Find useful links that will probably save you money*
- *And more!*

Don't hesitate to explore our web site at www.1199federalcu.org today!

Shared Credit Union Branching Works For You

1199 SEIU Federal Credit Union along with other credit unions in New York and throughout the country have joined together to give you access to your credit union accounts at any Shared Service Center Branch at no cost to you. Our members and members of other credit unions can access their accounts at any credit union that's part of the Shared Service Center Branch Network.

You can make withdrawals and deposits at any of these locations, but your account stays with us. You need your account number and a valid photo ID; that's all.

No matter where your travels take you this vacation season, know that you can access your credit union accounts at thousands of locations around the country. To find a Shared Service Center Branch, visit www.cuservicecenter.com.



Thinking About A Home Mortgage?



If you're in the market for a new home or are thinking about refinancing the mortgage you already have, turn to 1199 SEIU Federal Credit Union. We offer great low rates, comfortable terms and professional, courteous service. We can even make the whole application process much less stressful by walking you through every step.

Call Phil Capel at 212-957-6775. He can answer all of your questions and get you started with the application process and tell you about a special program with a rate advantage until July 31, 2008.

Everything You Wanted To Know About Your Credit Union But Forgot To Ask

1199 SEIU Federal Credit Union believes in educating our members. That's why we're inviting you to attend a presentation of the services and benefits on:

DATE: Tuesday, April 22, 2008

TIME: 6:00 - 8:00 PM

PLACE: Auditorium

310 W. 43rd St., New York, NY 10036

At the presentation, you can learn about:

- *Credit reports/credit scores*
- *Budgeting*
- *Establishing credit*
- *Debt Management*
- *Dealing with collectors*
- *Our Home Equity Loan program*
- *Free Checking Accounts with direct deposit*
- *Zero minimum balance checking*
- *Visa Debit Cards*
- *ID Theft Prevention*

If you plan to attend call Joe Romero at 646-277-5909.

Enterprise Car Sale

As an 1199 SEIU Federal Credit Union member, you are able to participate in our upcoming Enterprise Car Sale. This event is your chance to purchase a vehicle and get great savings!

WHEN:

For the Whole Month of April

TIME:

**Monday - Friday:
9:00 AM - 5:00 PM**

Saturday: 9:00 AM - 12 Noon

The Enterprise Car Sale will have used trucks, cars, vans, and SUVs. All have low mileage and reliable maintenance records since Enterprise hand selected them. Enterprise offers no-haggle pricing, a 7 day or 1,000 miles buyback period and more. Plus, trade-ins are welcome. And, each vehicle undergoes a thorough 109-point inspection.

Call 718-672-7444 for more information on locations.



Verified By Visa: Protection For Online Transactions

Did you know that 1199 SEIU Federal Credit Union members have access to Verified by Visa, a password based security program that lets only you use your Visa card online? It ensures safe online transactions and protects you from unauthorized online purchases by providing an extra level of authentication. Don't be fooled or scammed by ID thieves that can ruin your financial life. Only respond or open e-mail from trusted resources.

For more information, go to www.1199federalcu.org, click on links and then click on Verified by Visa.

It's Not Too Late To Open A Christmas Or Vacation Club Account

We know that holidays and vacations can be expensive. But, you no longer have to worry about not having enough money to enjoy both.

A lack of cash doesn't have to keep you and your family from having a great Christmas or vacation. Open a Christmas Club or Vacation Club Account at 1199 SEIU Federal Credit Union. These accounts let you save for the holiday and vacation season when it's convenient for you. Every little bit you put aside helps.

For Christmas Club Accounts, funds are transferred to your Share Savings Account mid-October. For Vacation Club Accounts, funds are transferred to your Share Savings Account mid-July.

Give us a call or stop by to open a Christmas Club and/or Vacation Club Account today.

