



Credit Union Advantage

Volume 8, Issue 3

"For Your Financial Health"[®]

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

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)

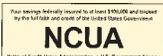
**Mortgage Financing:
Call Your Mortgage Officer
Philip Capel at (212) 957-6775**

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



Explore Your World With A Vacation Loan Just Plan The Adventure; We'll Handle The Costs



If you think you haven't saved enough money for your family's dream getaway, think again! Apply for a Vacation Loan at 1199 SEIU Federal Credit Union today to get the money you need for the trip you want to take.

Rates from **7.31% to 17.50% APR***

Terms of up to: **12 Months**

Borrow up to: **\$1,000**

If you don't need extra money for vacation, this loan can be used for any summer plans you may have like home improvements, debt consolidation and more.

Our Vacation Loans won't be available forever, so apply today by stopping by or giving us a call!

**APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant.*

Now's A Great Time To Refinance Your Loan!

Since loan rates have been going down over the past two years, it's a great time to check out 1199 SEIU Federal Credit Union's lower loan rates. We can help you save money on Personal Loans, New and Used Vehicle Loans and more!



If you have a loan with another financial institution, our competitive, lower rates could reduce your monthly payment and put some cash back into your wallet. Refinancing a loan you have with another financial institution with us is easy. We'll help you every step of the way.

We're living in a low loan rate environment right now, so why not take advantage of it? 1199 SEIU FCU can help! Give us a call or stop by to start saving money today.

APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant.



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

ATTENTION MEMBERS



Before you go anywhere else, make sure that you stop by 1199 SEIU Federal Credit Union to open up a Checking Account and sign up for a Visa Check Card.

Our Checking Accounts offer:

- ✓ No minimum balance
- ✓ No monthly service fees
- ✓ No per-check fees
- ✓ Duplicate copy checks
- ✓ Overdraft Protection

Our Visa Check Card lets you obtain cash at any Plus or Visa ATM and pay for purchases at millions of locations worldwide. The money comes right from your Checking Account, and transactions will be posted to your Checking Account.

INFOLINE, our free audio response system, lets you make balance inquiries and transfer funds between accounts from any touch-tone phone in the world. All you have to do is call 212-977-2030. With home banking, you can check your balance, view transaction records and transfer money between accounts. All you need is a computer with Internet access.

No matter how far or close to home your college is, you can always have access to your credit union account. For more information, give us a call, stop by or visit our web site www.1199federalcu.org.



Avoid Dormant Account Fees

You don't want to pay us \$2.00 per month for a dormant account, and we don't want to take your money. We encourage you to make periodic deposits into or withdrawals from your 1199 SEIU Federal Credit Union accounts. You need to make at least one per year to avoid dormancy.

Dormant accounts are defined as those which have had no transactions for two or more years. Accumulating dividends does not count as a transaction.

Stop by today to make a deposit to or withdrawal from your credit union account. It's easy to avoid that fee.



Credit Score Counseling At Your Credit Union

We know that circumstances beyond your control can make paying your every day bills difficult. Unfortunately, people get sick, laid off from work or even injured. Losing that income can

have a negative impact on one's finances. Don't be disheartened if this is your situation.

We know that you paid your bills on time when you could. We also know that you had no control over the illness, lay off or injury. We don't want our members to be drowning in debt. 1199 SEIU Federal Credit Union is here to help!

If you are having trouble making ends meet and paying your bills, we can show you what to do to improve your situation. You can get a better understanding of how to improve your credit score rating. You'll be back on the right path before you know it.

There are many simple steps you can take to improve your situation. We'll explain them all to you. We won't give you a generalized idea. Instead, we'll sit with you and work with you to come up with a plan that's perfect for you and your situation.

Call the credit union to set up an appointment today! We have been able to help others, and we may be able to help you too!

Free Annual Credit Report

Keep an eye on your credit report every year by calling one of the following credit bureaus:

Experien: 1-800-397-3742 ■ **Equifax:** 1-800-685-1111

TransUnion: 1-800-680-7289

If you are interested in reviewing your periodic progress, you can contact one of the credit bureaus every four months annually. (Ex.: Experien in January, Equifax in May and TransUnion in September).