



Credit Union Advantage

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

Volume 8, Issue 4

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



Your savings naturally convert to cash. \$100,000 and beyond for the full rate and credit of the United States Government.
National Credit Union Administration, U.S. Government Agency

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.



We're Pleased To Announce

Maria Castaneda has been elected to the Board of Directors. She will serve a three-year term. Congratulations Maria and thank you for all of your hard work in serving 1199 SEIU Federal Credit Union and its members.

Identity Theft

How To Respond And Recover

If you are ever confronted with any of the Identity Theft issues, please go to www.ftc.gov. They have a tremendous amount of information which may be of a great help if you face identity theft or contact us for any further assistance through email@1199federalcu.org.

Take steps to respond to and recover from identity theft as soon as you suspect it.



- What are the steps I should take if I'm a victim of identity theft?
- What is a fraud alert?
- What is a credit freeze?
- What is an identity theft report?
- What do I do if the police only take reports about identity theft over the Internet or telephone?
- What do I do if the local police won't take a report?
- How do I prove that I'm an identity theft victim?
- Should I apply for a new Social Security number?

We are here to answer any of your questions and to help you get back on track if you become a victim. Don't hesitate to contact us, we stand ready to serve your needs.

For Your Convenience Fee Schedule

ALL ACCOUNTS

New Membership Fee	\$5.00
Direct Deposit	Free
Infoline Access	Free
ACH Payroll Deductions	Free
Address Change	Free
Photocopy Charge (per statement)	\$7.00
Returned Check (deposit or cashed)	\$15.00
Stop Payment	\$15.00
Electronic Transfer Reject	\$15.00
Electronic Transfer Stop Payment	\$15.00
Account Closing Fee within 90 days	\$10.00
Withdrawals in excess of	
1 per month from the Regular Acct	\$5.00
1 per year from the Vacation Acct	\$5.00
Consul Letter	\$10.00
Statement of Balance Letter	\$7.00
Inactive/Dormant Account Monthly Fee	\$2.00
Monthly Low Balance Fee (Under \$100 Savings Only)	\$1.00

CHECKING SERVICES

Checks Paid or Returned (drawn by account holder) for insufficient/Uncollected Funds	\$15.00
Check Order Charge	Fee varies with style
Photocopy Charge (per check)	\$4.25
Per Check Charge	Free

ATM SERVICES

ATM Service Charge after 4 transactions (per month withdrawal/Transfer/ Inquiry)	\$1.00
Replacement ATM Cards	\$5.00/ea
Copy of PIN	\$5.00



HELP OUR FAMILY GROW!

Pass this newsletter along to a family member or coworker and encourage them to check out 1199 SEIU Federal Credit Union!

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 to or open e-mail from trusted sources.

Be safe when shopping online this holiday season. For more information, go to www.1199federalcu.org, click on links and then click on Verified by Visa.



Your Money Is Safe And Sound At Your Credit Union

Failing financial institutions have been in the news lately causing many people to worry about the security and safety of their money. Your money is safe and sound at 1199 SEIU Federal Credit Union because the National Credit Union Share Insurance Fund (NCUSIF), an arm of NCUA and backed by the full faith and credit of the US Treasury, protects your credit union share accounts.



More specifically, the NCUSIF insures your share accounts at least to \$100,000. If you have more than one single-ownership account at 1199 SEIU FCU, all those account balances are added together and insured collectively, to the maximum of \$100,000.

Joint accounts at 1199 SEIU FCU are insured separately from your other individual accounts up to \$100,000. Each individual's interests in all jointly held accounts are added together and insured at least to \$100,000.

Since credit unions are responsible lenders and hold more of their mortgage loans in their own portfolios, they have been able to stay above the subprime crisis that many other lenders have fallen under.

In recent economic difficulties, credit unions prove to be a sound place to deposit money. No one has ever lost a penny placed in trust at a federally insured credit union.

If you have any questions, stop by or give us a call.

WHAT MAKES CREDIT UNIONS SO GREAT? YOU, THE MEMBERS.