



Credit Union Advantage

Volume 10, Issue 2

"For Your Financial Health"[®]

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

For Bread & Roses Events please call Bonita at (212) 603-0026 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
www.1199federalcu.org
email@1199federalcu.org
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
Teller Stations 8:30 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, June 24, 2010 at 6:00 p.m. We will conduct business properly presented at the meeting. We hope to see you there!

Notice To Members Eligible To Vote

The Annual Meeting of the Members of 1199SEIU Federal Credit Union will be held in the Gallery meeting room at the main lobby, 310 West 43rd Street, New York, New York 10036, on Thursday, June 24, 2010 at 6:00 p.m., for the election of directors and for the transaction of such other business as may properly come before the meeting.

There will be filled at the meeting four director positions. The Board has nominated to fill these positions the following current members of the Board of Directors:

Dalton Mayfield. Mr. Mayfield currently serves as Chairman of the Credit Union's Board of Directors, and has served in such capacity for over ten years. Mr. Mayfield is employed as Vice President of 1199SEIU, and has served in such capacity for over ten years.

Aida Garcia. Ms. Garcia currently serves as Vice-Chairman of the Credit Union, and has served in such capacity and as a member of its Board of Directors for approximately ten years. Ms. Garcia also held the office of Treasurer until September 2009. Ms. Garcia is employed as Executive Vice President of 1199SEIU, and has served in such capacity for over ten years.

Patricia Smith. Ms. Smith currently serves as Treasurer and Assistant Secretary of the Credit Union, and has served as Assistant Secretary and as a member of its Board of Directors for over five years. Ms. Smith assumed the Treasurer title in September 2009. Ms. Smith is employed as Vice President of 1199SEIU, and has served in such capacity for over five years. Prior to her employment with 1199SEIU, Ms. Smith was employed as Area Director of Local 144.

Isaac Nortey. Mr. Nortey currently serves as a member of the Board of Directors of the Credit Union, and has served in such capacity for over five years. Mr. Nortey is employed as Vice President at 1199SEIU, and has served in such capacity for over five years. Prior to his employment with 1199SEIU, Mr. Nortey was employed as Area Director at Local 144.

Pursuant to the Credit Union's By-Laws, nominations for the four director vacancies may also be made by a petition signed by at least 1% of the Credit Union's members, that is, signed by at least 252 members. Each signature should be accompanied by the member's printed name and address for purposes of verification. Each nominee by petition must submit to the Secretary of the Credit Union, together with his or her petition, a brief statement of qualifications and biographical data. All nominations by petition must be delivered to, and received by, the Secretary of the Credit Union by no later than May 11, 2010. In order to be effective, nominations by petition must be accompanied by a signed certificate from the nominee stating that he or she is agreeable to nomination and will serve if elected to office. At the annual meeting, if the total number of nominees equals the total of positions to be filled, that is, four, the election will not be conducted by ballot and there will be no nominations from the floor.

By Order of the Board of Directors.

Stephen Joseph, Secretary

A Shore Thing With A Vacation Loan From Your Credit Union!



You Shorely Don't Want To Miss This!

A great summer vacation is a shore thing when you get a Vacation Loan from 1199 SEIU Federal Credit Union. Whether you're traveling around the globe or just down the shore, you're covered.

RATES AS LOW AS 6.0% APR*

TERM IS 12 MONTHS

BORROW UP TO \$1,000

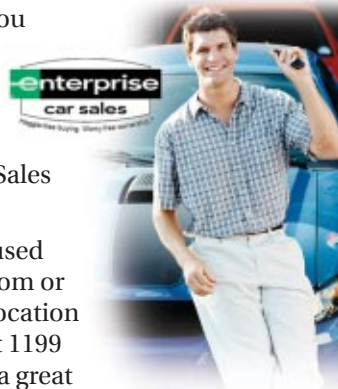
Our Vacation Loans won't be available forever. Apply today! Just call or stop by the credit union.

*APR=Annual Percentage Rate. Rate based on credit score of individual applicant and other qualifications.

SPRING IT ON!

USED AUTO SALES EVENT

Enterprise Car Sales will give you Blue Book® Trade-In Value on your vehicle PLUS \$500¹ or receive a \$500 share account deposit² upon used vehicle purchase from Enterprise Car Sales now through April 30, 2010.



Preview the great selection of used vehicles at www.cuautodeals.com or call **1-800 CAR SALES** for the location nearest you. Don't forget about 1199 SEIU Federal Credit Union for a great Used Vehicle Loan. We offer low rates and flexible repayment terms.

1-Trade-In values obtained from ©2010 Kelley Blue Book Co's website KBB.com. Blue Book Trade-In Value is based on accurate condition rating and mileage of vehicle. Accurately appraising the condition of the vehicle is an important aspect of determining its Blue Book Trade-In Value. If a Blue Book Trade-In value is not available for your vehicle Enterprise will provide a fair and competitive value for customer's vehicle. Additional trade-in value of \$500 is not available on vehicles without a Blue Book Trade-In Value or if an Enterprise Car Sales vehicle is not purchased. Customer is responsible to any extent vehicle pay-off exceeds Enterprise offer. Customer must provide required proof of ownership/registration and all other necessary paperwork to transfer title. Restrictions apply. For details, see an Enterprise Car Sales Manager. Offer void where prohibited. Offer valid through April 30th, 2010.

2-1199 SEIU FCU will deposit \$500 into your 1199 SEIU Federal Credit Union savings account within 30 days of financing the vehicle. Offer void when 7-Day repurchase agreement is activated. No cash advances. Offer not valid on previous Enterprise purchased.



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

Enhanced Member Benefit:

Free Life Insurance



As you may know, 1199 SEIU FCU offers free AD&D life insurance up to \$2,000 for our members who receive an offer in the mail and sign up for this service. The amount has recently been increased from \$1,000 of coverage to \$2,000. If you have already signed up for this in the past, your amount will automatically increase. Keep in mind that you are not required to sign up for this insurance.

AD&D life insurance is offered through CUNA Mutual Insurance Group.

Life insurance is designed to protect you and your family when you need extra help the most.

This gives you peace of mind. If you receive notification in the mail, seriously consider signing up for this completely free benefit.

Beware Of Fraudulent Tax Preparers



Refer to the January/February 2010 "Our Life And Times" for more information. You can call **(646) 473-9200** or log onto www.1199nbf.org.

How To Maintain Your Budget When Life Throws You A Curveball!

Things happen that strike out your best budget plans. Instead of making your budget based on a perfect world, you have to make it based on the real world.

We know saving can be tough, but you can do it and 1199 SEIU FCU is here to help!

Don't buy frivolous things. An after work or school snack, a coffee run in the morning, a quick trip to the fast food drive in, etc. really add up. You didn't plan for them and they're not really necessary. Instead, you need to keep this extra money for things that you can't avoid.

Save as much as you can. Saving 10% of your gross income for life's surprises is very important. While some may think it's impossible, it really isn't. The longer you save, the better you will be at it.

Organization is key. Get your finances organized so bills don't slip through the cracks.

Become mindful. Say good-bye to mindless spending and watch your cash reserves increase.

