



# Credit Union Advantage

Volume 10, Issue 3

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

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"<sup>®</sup>

310 West 43<sup>rd</sup> 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



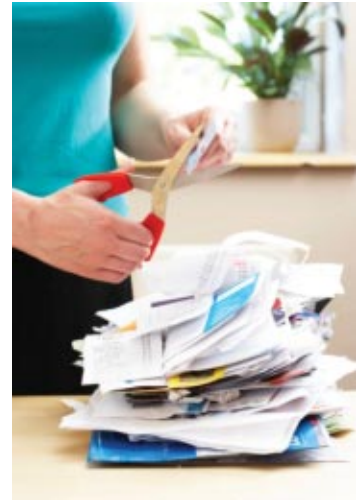
## 1199 SEIU FCU CAN HELP!

You can put your family finances back in order. All you need is a little help from your credit union.

Start by restructuring your debt. By restructuring it, you will be able to pay it off sooner. Even though you might have currently higher monthly total payments, you will save in the aggregate since you will be eliminating your loans and debt faster.

Over time, you will increase your credit score so future borrowing needs will cost you less as you will be eligible for a lower interest rate. Also, you will increase your quality of life in the future because you will be in position to buy the home of your dreams, get a better car.

Don't be embarrassed or too ashamed to ask for help. That helps no one. That's why we are here. Just contact us to get back on the right financial path.



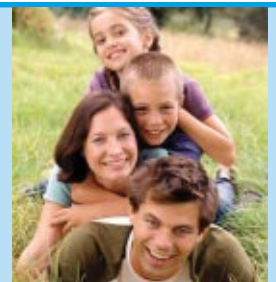
## Enhanced Member Benefit: Free Life Insurance

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 free coverage just for being a member. 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 purchase any of the low cost insurance offered.

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

Life insurance is designed to protect you and your family when they need extra help the most. This gives you peace of mind now. If you receive notification in the mail, seriously consider signing up for this completely free benefit.

**1199 SEIU Federal Credit Union takes pride and honor in serving you and your family while providing security for your future.**





## Once A Member, Always A Member

Once you become a member of 1199 SEIU FCU, you are a member for life as long as you keep your account active. Even if you retire, move or change jobs, your credit union membership stays valid.

That means that you can still enjoy ownership in the credit union, low rate loans, high rate savings, minimal and inexpensive fees, convenient services, and great member service.

Since you're a member, your immediate family members (parents, siblings, children, spouse) are automatically eligible to join (conditions apply). For membership applications for your family members, stop by or give us a call! Also, don't forget about your fellow union co-workers. They're also eligible to take advantage of the many benefits of credit union membership.

## In The Market For A Pre-Owned Vehicle?

### CHECK OUT ENTERPRISE CAR SALES!

Enterprise Car Sales is the best place to go to get a quality used vehicle. Their vehicles undergo a 109-point inspection. Enterprise offers no-haggle pricing, a 7 day or 1,000 miles buyback period and more. Plus, trade-ins are welcome.

Visit them at one of these convenient locations:

1316 Main Ave., Clifton, NJ 07011	973-772-0150
1637 Route 9, Clifton Park, NY 12065,	518-383-3662
108-14 Astoria Blvd., East Elmhurst, NY 11369	718-672-7444
1141 E. Jericho Turnpike, Huntington, NY 11743	631-385-1551
449 State Highway 27, Iselin, NJ 08830	732-404-1223
1141 Route 88, Lakewood, NJ 08701	732-886-1796
886 Bridgeport Ave., Milford, CT 06460	203-876-6330
90 Huguenot St., New Rochelle, NY 10801	914-576-7227
602 Sunrise Highway, Rockville Centre, NY 11570	516-887-1777
1546 Route 23 North, Wayne, NJ 07470	973-686-9565

## You Shorely Don't Want To Miss Vacation Loans From Your Credit Union!

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**

It's not too late to apply for a Vacation Loan from the credit union. But hurry because they are available for a limited time. Just call or stop by the credit union today!

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

## Annual Meeting Results

1199 SEIU FCU's Annual Meeting was held on Thursday, June 24, 2010 in the Gallery meeting room at the main lobby. At the meeting, the re-election of directors was held for four openings.

We are happy to announce that **Dalton Mayfield**, **Aida Garcia**, **Patricia Smith**, and **Isaac Nortey** were re-elected by acclamation.

**Mr. Mayfield** brings his decade of experience on the Board of Directors and employment at 1199 SEIU – Long Island Division.

**Ms. Garcia** is the Vice-Chairman of the Credit Union and a 10-year Board member. She is also Executive Vice President of 1199 SEIU – Home Care Division.

**Ms. Smith** is the Treasurer and Assistant Secretary of the Credit Union. She is also a member of the Board of Directors. Furthermore, she is employed as Vice President of 1199 SEIU – Nursing Home Division.

**Mr. Nortey** is a member of the Board of Directors and is Vice President at 1199 SEIU – Nursing Home Division.

Congratulations go to these four individuals and our other volunteers for sharing their time in shaping the direction of the credit union.

## You're Never Far From 1199 SEIU FCU

Our web site, [www.1199federalcu.org](http://www.1199federalcu.org), is filled with all sorts of information about our products and services. So, no matter if you're home or away, you can find the answers to all of your questions.

On our web site, you can login to NetBranch so you can check your account balances, pay bills with your checking account and more on any computer with access to the Internet.

You can find out about how your family and co-workers can join the credit union.

There's also information on there about our Checking and Savings Accounts. Learn all about our convenient services like Direct Deposit, Payroll Deduction and VISA Debit Card on our Services Page.

Or, if you have a borrowing need, you can read about our different loan products and apply online.

Get caught up on all the credit unions news by reading our current and archived newsletters.

Want to figure out some payments and other financial information? Our web site has calculators in the following categories: Personal Planning, Leasing, Personal Finance, Retirement, Investment, and Home Finance.

Need to contact us? Find out how on the Contact Us page.

Our web site also contains links to useful web sites like Verified by VISA, MEMBERS Financial Network and CUNA.

That's not all! There's so much more so surf on over to [www.1199federalcu.org](http://www.1199federalcu.org) and start exploring today!

