



# Credit Union Advantage

Volume 11, Issue 1

"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](http://www.1199federalcu.org)  
[email@1199federalcu.org](mailto: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



## In Remembrance

Yvette Gomes passed away on October 22nd. We all grieve the loss and will miss her. We extend our heart-felt condolences to her family.

Yvette was a volunteer with 1199 SEIU FCU since 1986. While she served as the Chairperson of the Supervisory Committee. We appreciate all the time, care and energy she gave to the credit union. She is gone but not forgotten as her impact on the safety and soundness of the credit union continues.



## \$\$\$ Fee Change \$\$\$

Starting March 1, 2011, when applying for a loan, each member will be assessed a \$10 application fee to cover credit reports and loan processing time. If approved, and the application gets funded for any amount, we will refund the \$10 fee as a credit to your share account.

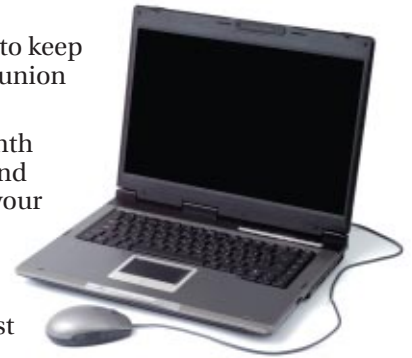
## Be The First To Know With eMarketing!

1199 SEIU FCU is happy to announce we will soon be implementing a new way of communicating with you to keep you informed about what is going on with your credit union and special offers. It is called eMarketing!

You can expect to receive one or two e-mails each month informing you of the latest promotion, our products and services or giving you seasonal tips delivered right to your inbox. It's a great way to keep up to date on all of the credit union happenings!

It's also a great way to save trees and paper and cut down on waste. Plus, you receive the latest and greatest news and information before anyone else!

Keep in mind that we will never ask for your personal information or your account information via e-mail. Just fill out the form below and return it to us by fax, mail or in person so you can begin receiving e-mails from 1199 SEIU FCU. Of course, you have the ability to opt out at any time.



*eMarketing: A Convenient And Environmentally Safe Way To Communicate*

## eMarketing Sign Up Form

Please Print Legibly

Member Name: \_\_\_\_\_

Account Number: \_\_\_\_\_

Email Address: \_\_\_\_\_

Phone Number: \_\_\_\_\_

# Now's The Time To Make The Switch

## Start The New Year Off Right!

While banks are discontinuing paying interest, adding new fees and making other negative changes to their checking accounts, 1199 SEIU FCU is not! Our checking accounts still offers:

- ✓ **No Minimum Required Balance**
- ✓ **No Monthly Service Fees**
- ✓ **No Per-Check Fees**
- ✓ **Duplicate Copy Checks**
- ✓ **Overdraft Protection**
- ✓ **Point-of-Purchase Debit Card**

Open a checking account at 1199 SEIU FCU and start saving money today!



## Enterprise Used Car Sale!

### 1199 SEIU Federal Credit Union Members:

**We'll give you Blue Book® Trade-In Value on your vehicle PLUS \$1,000!\***

**OR**

**Receive a \$1,000 Visa Gift Card!\***



Upon used vehicle purchase from Enterprise Car Sales. Credit is received 30 days after purchase and not as part of any down payment requirement.

**December 26, 2010 - January 31, 2011**

Call **(212) 957-1055 ext. 1010, 1014 or 1026** to get pre-approved by 1199 SEIU Federal Credit Union today!

Visit us at Enterprise Car Sales or call **1-866-car-sales** for the location nearest you.

**E. Elmhurst ..... 108-14 Astoria Blvd. .... 718-672-7444**

**New Rochelle ..... 90 Huguenot Street ..... 914-576-7227**

\*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 \$1,000 is only available on used passenger vehicles or light duty trucks. Additional trade-in value of \$1,000 is not available on vehicles without a Blue Book Trade-In Value or when Enterprise 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. Cannot be combined with \$1,000 Visa Gift Card offer. Offer valid from 12/26/10 - 1/31/11.

\*\$1,000 Visa Gift Card will be issued 30 business days upon purchase (or financing) of vehicle. Offer valid only on Enterprise vehicles purchased 12/26/10 - 1/31/11 and financed through 1199 SEIU Federal Credit Union. Offer void when 7-Day Repurchase Agreement is activated. No cash advances. Cannot be combined with KBB + \$1,000 offer. Not valid on previous purchases.

## Have You Moved?

It's important that you let the credit union know about your new address and contact information so you receive information from the credit union on a timely basis.

Your change of address must be in writing.

### Change Of Address Form

Please fill out the following form and fax, mail or drop off to the credit union along with a picture identification to complete your change of address. Thank you.

Name \_\_\_\_\_

Account Number \_\_\_\_\_

Old Address \_\_\_\_\_

New Address \_\_\_\_\_

Phone Number \_\_\_\_\_

Signature \_\_\_\_\_ Date \_\_\_\_\_

## Reminder About Social Security And Government Payments Going Electronic

The Social Security Administration has announced beginning in 2011 that consumers will receive all payments including Social Security, Supplemental Security Income, Veterans, and Railroad Retirement from the U.S. government electronically. Benefits will now have to be deposited directly into an account at a financial institution or into the Direct Express debit card from the Treasury.



Beginning on March 1, 2011, anyone who enrolls in Social Security or other federal benefits for the first time will need to receive their payments via direct deposit or the Direct Express debit card. Anyone who currently receives benefits by paper check will need to make the switch to electronic payments by March 1, 2013.

You can sign up for direct deposit online at: [www.socialsecurity.gov/deposit](http://www.socialsecurity.gov/deposit). To have your funds placed in your credit union account, provide our routing number.

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