



Credit Union Advantage

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

Volume 12, Issue 3

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 in writing 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



Member Credit Union Administration, U.S. Government Agency

Annual Meeting Results

At the Annual Meeting on June 21, 2012, the Shareholders approved Mr. Roy Hendricks and Mr. Stephen Joseph for two director positions on our Board of Directors.

1199 SEIU FCU thanks all of the members who were able to join us. Mark your calendars for next year!



Introducing A General Purpose Reloadable Card Coming Soon

This will be a great way for you to save money rather than using high-cost check cashing companies. Let this card help you meet your cash needs when you are buying products during the month. It also provides security and card protection features.

Since the card is reloadable, you no longer have to make a trip to the credit union to get a check or wait for your mailman to deliver a check. Instead, you will be able to use your mobile phone or Internet access to load your card.

Use the card for point of purchase sales and in the surcharge-free ATM network.

If you lose your card or it is stolen, a new one will be issued to you for a small fee. So, you don't have to worry about losing whatever amount of money was on the card at the time it was lost or stolen.

You can benefit from free reloads at the credit union. Or, there's a modest fee for alternate services like using the card at out of network ATMs or reloading it elsewhere.

We are excited about this Pre-Paid Debit Card and hope that you take advantage of the cost savings in obtaining your funds.

Vacation Loans Still Available

There's still time to make a splash this summer with a Vacation Loan from 1199 SEIU FCU.

Our Vacation Loans offer:

Rates: 6.00% to 17.50% APR* Term of 12 months

Maximum loan amount of \$1,000

Use the money for a great vacation, home improvements or any summer activity.

Vacation Loans are available for a limited time so apply today!

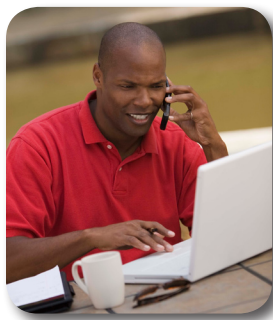
*APR=Annual Percentage Rate. Rate based on credit score of individual applicant and other qualifications.



Convenient Summer Services

ATM Cards/Visa Check Card

With an ATM Card, you can withdraw money and check account balances at ATMs. With a Visa Check Card, you can also make purchases at your favorite stores and get cash at any ATM with the Plus or Visa logo. The purchase amount is automatically deducted from your Share Draft Account.



NetBranch (Online Banking)

With NetBranch, all you need is a computer with access to the Internet to view your accounts. Once logged in, you can check your account balance, see if a check has cleared, transfer funds between accounts, withdraw funds by check, and review account histories.

INFOLINE (Audio Response System)

Can't get to a computer while on vacation? That's ok. From any touch-tone phone, just dial 212-977-2030 and you will be connected to our audio response system. Check your account balance and more.

For more information on any of these convenient summertime services, contact the credit union today!

Save Money On Airfare

With rising fuel costs and fewer flights, it can be hard to get a good deal on airfare. Try these tips to save.

- Search for domestic flights three and a half months prior to booking (five and a half for international).
- Buy your ticket early because if you wait until two weeks before travel you may have to pay a premium.
- Don't just use travel web sites for airfare. Check the airlines' sites too.
- Buy Tuesday at 3 p.m. because that's when the most cheap seats will be available.
- Don't fly on weekends. If you can, avoid traveling Friday afternoon until Monday morning because these are the most popular times.
- Fly during off times. Think dawn, lunchtime and after 6:00 p.m.
- Avoid direct flights. If you have a connecting flight, you could pay a lot less, especially for international travel.



**Call or stop by the credit union
if you want to learn more about
our products and services.**

FEE SCHEDULE

Changes Effective 10/01/12

ALL ACCOUNTS

| | |
|---|------|
| Account Closing Fee within 90 days | \$10 |
| ACH Payroll Deductions | Free |
| Address Change | Free |
| Archive Research (In-House Documents) | \$15 |
| Archive Retrieval (per container) | \$70 |
| For Storage Documents | |
| Automated Telephone Access (Infoline) | Free |
| Check Stop Payment | \$20 |
| Consul Letter | \$10 |
| Direct Deposit | Free |
| Electronic Transfer Reject | \$20 |
| Electronic Transfer Stop Payment | \$20 |
| Inactive/Dormant Account Monthly Fee | \$2 |
| Monthly Low Balance Fee | \$1 |
| (Under \$100, Savings Only) | |
| New Membership Fee | \$5 |
| Photocopy Charge (per statement period) | \$7 |
| Returned Check (deposited) | \$20 |
| Statement of Balance Letter | \$7 |
| Withdrawals in excess of 1 per month from the | |
| Share Acct | \$5 |
| Vacation Acct | \$5 |

CHECKING SERVICES

| | |
|---|-----------------------|
| Check Order Charge | Fee varies with style |
| Checks Paid or Returned (drawn by account holder) | \$20 |
| for Insufficient/Uncollected Funds | |
| Photocopy Charge (per check) | \$5 |
| Per Check | Free |

ATM SERVICES

| | |
|--|----------|
| ATM Service Charge after 4 withdrawals | \$1 |
| ATM Service Charge after 3 transfers | \$1 |
| Balance Inquiry | \$1 |
| Copy of PIN | \$5 |
| Replacement ATM Cards | \$.50/ea |

LOAN FEES – CONSUMER LOANS

| | |
|---|------|
| Collection Accts 35% of unpaid balance. | |
| Credit report fee | \$10 |

Vacation Driving Tips

Stay calm. Traffic and other things beyond your control are bound to happen. Don't let road rage get the best of you.

Check your car before heading out. Check the oil, windshield wipers, headlights, tire inflation, etc.

Put an emergency kit in the car.

Make sure it has a first aid kit and other essentials in case your car breaks down. Also, keep some cash if you need to pay for an emergency tow or tire change.

Catch some ZZZZs. Before hitting the road, make sure you had a good night sleep. Or, if you're taking a long trip, break the trip into two days so you get some rest.

