



Credit Union Advantage

Volume 12, Issue 4

"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 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
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



Introducing the Reloadable Prepaid Card

This prepaid card is the safe and convenient way to manage and access your money where and when you need it.

Using this new prepaid card is safer than using cash and you can use it at millions of debit locations worldwide, including ATMs, retail stores and online shopping. The new prepaid card has no overdraft fees, interest or late fees so this card is a great way to save money rather than using the high-cost check cashing companies.

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 it. You will be able to load the card from the convenience of your own home through the secured website or retail locations across the country.

There is no credit check required to obtain this card and if it is lost or stolen, a new card will be sent to you for a small fee.

No more worrying about losing your money as this card is not tied to any of your bank accounts and the security features on the card prevent your money from being lost.

❄️❄️❄️ Your Holiday Headquarters ❄️❄️❄️

Take A Break From Your Loan Payments With Holiday Skip-A-Payment

You can skip a payment on your qualifying credit union loan(s)* during the holidays. Members who have weekly payments will skip four payments and those who have bi-weekly payments will skip two payments.

There is a low processing fee of \$35.00 per loan, which will be automatically deducted from your Share Savings Account. If you make automatic loan payments with Payroll Deduction or Direct Deposit, your payment will be deposited into your Share Savings Account. Interest will continue to accrue during the month you skip your payment as it will lengthen your loan term.

Receipt of payments by us usually follows the month of payroll deduction. Accordingly, please allow up to 60 days to process the credit to your account.

Check your mail for your skip-a-payment letter. If you haven't received one, contact the credit union today!

*To participate, you must be current in your payments. Excludes real estate loans.

Relax...Holiday Loans Are Here!

You can easily afford gifts, traveling costs, decorations, food, and all holiday expenses with a Holiday Loan.

Borrow Up To \$1,000 • Term Of 12 Months • Costs As Low As 6.0% APR**

Holiday Loans are only available until January 31, 2013 so apply today!

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

Christmas Club Account

The funds in your Christmas Club Account will be transferred into your account in mid-October.

If you don't have a Christmas Club Account, open one today! You can make deposits through payroll deduction, direct deposit, or in person. This account even earns interest.



What To Do If Your Identity Has Been Stolen

Here are the four things you should do first if your identity has been stolen and fraudulent activity has occurred. Remember to keep a record of your conversations and copies of all e-mails and/or letters.

Place a fraud alert on your credit reports; review your credit reports.

Call one of the three major credit bureaus and place fraud alerts. This prevents the thief from opening any more accounts as you. The company you contact is required to contact the other two. Next, get copies of your credit report and evaluate them carefully.



Close the tampered with or fraudulent accounts.

Notify credit card companies and your financial institutions in writing of the fraud and the reason why you're closing the account(s). Send your letters by certified mail with return receipt requested so you know who signed for them and when.

For charges and debits on existing accounts, ask for the company's fraud dispute forms. For new unauthorized accounts, you can file a dispute directly with the company or file a report with the police and provide a copy of the Identity Theft Report to the company. You will receive better protection if you file with the police and then send the information to the company. Once your issues are resolved, make sure you get a letter stating as such.

File a complaint with the Federal Trade Commission.

You can file online, call the Identity Theft Hotline at 877-ID-THEFT (438-4338) or write to them. You can also send this report to the police. The printed FTC ID Theft Complaint can permanently block fraudulent information from appearing on your credit report, make sure debts do not appear again on your credit report, prohibit a company from collecting debts that are a result of identity theft, and place an extended fraud alert on your credit report.

File a report with your local police or the police in the community where the identity theft took place.

Source: www.ftc.gov

1199 SEIU FCU takes pride and honor in serving you and your family while providing security for your future.

Introducing Our New Interim Manager

Kathya Pierre began serving as Interim Manager on October 1, 2012. She has been with the credit union for many years and we wish her the best of luck in her new position. Also worth noting, Kathya just completed a 3-year management program with CUNA Management School this past July and earned her CCUE (Certified Credit Union Executive) designation. In addition, she also holds a Bachelor's Degree in Business Management.



Reminder: Get Your Free Annual Credit Report

A credit report is a summary of your financial reliability. It is your history of paying debts and other bills.

To get a free annual credit report, log on to www.annualcreditreport.com and examine it carefully for any errors. The better your credit score the better your chances of getting a loan with a good interest rate. Therefore, it is important that your credit report is accurate and complete.

Holiday Shopping Safety Tips

Most people don't think about pickpockets and thieves during the holidays. However, it's a very popular time for these people to make their presence known. Here are some tips to protect yourself and your purchases.



- Dress casually and comfortably.
- Leave your expensive jewelry at home.
- Park your car in a well-lit area.
- Shop during the day, which can be hard since it gets dark pretty early in December. If shopping in the dark, don't shop alone.
- Only carry the credit cards, debit cards and cash (not large amounts) you're going to use.
- Put your wallet in your front pocket.
- If using a purse, keep the zipper closest to the front of your body and hold onto the strap.
- Make sure no one is hiding around or below your vehicle.
- If going from shopping center to shopping center, hide your purchases in the trunk so people can't smash your windows and steal your items.
- Stay aware of your surroundings.
- Beware of strangers approaching you for any reason.