



# Credit Union Advantage

Volume 13, 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 in writing 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)  
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



## Online Home Banking

When you can't visit the 1199 SEIU Federal Credit Union branch, you can still access your credit union accounts online anytime. You can check your balance, view transaction records, transfer money between accounts and make withdrawals.

All you need is access to the Internet to contact us from anywhere through home banking. It's especially convenient for members who aren't always close to the credit union like travelers and college students away from home.

Upholding our long history of keeping members' privacy safe, 1199 SEIU Federal Credit Union provides you with a secure, safe and confidential site.

### Follow these easy tips to ensure your own safety:

- Choose strong passwords of six to eight characters with upper and lower case letters, numbers and symbols.
- Don't share your passwords with anyone.
- Change passwords frequently and use different ones on different web sites.
- Keep your PIN to yourself.
- Keep your account numbers in a safe place.

Give us a call or stop by to learn more about Online Home Banking.



## Direct Deposit And Your Tax Refund: What A Pair!

Your federal and state income tax refunds can be deposited directly into your Savings or Checking Account at the credit union.

### This process is:

**QUICK:** Directly deposited tax refunds come weeks before checks in the mail.

**EASY:** Just check the Savings or Checking Account box, enter your credit union member number (not the last four digits of your social security number) and enter our routing number 226077862.

**CONVENIENT:** You don't have to go to the credit union to make a deposit.

**SAFE:** Your check won't get lost or stolen in the mail.

If your tax return is a joint return, your refund must be deposited into a joint account. Direct deposit must go through the ACH process since we do not support wire transactions.



# RE-DISCOVER The Credit Union Advantage

## What It Means To Be A Credit Union Member



Even though credit unions are like banks, there are significant differences. The biggest difference is that credit unions are member-owned, not-for-profit financial institutions. Every member of 1199 SEIU Federal Credit Union is a part-owner of the credit union.

Membership in a credit union is available to those who work for the same employer, live in the same area or have some other "common bond" and their immediate family members. Membership at

1199 SEIU FCU is available to members of 1199 SEIU United Healthcare Workers East. The union and credit union are separate organizations.

Money for credit union loans comes from fellow credit union members. The money our members deposit in their savings accounts is the money we use to make loans.

Banks answer to stockholders and pass their earnings on to them. When credit unions have excess earnings, they pass them along to their members as lower fees, higher savings rates, lower loan rates, new products, etc.

When you bring your financial business to 1199 SEIU FCU, all of our members benefit. However, if you don't pay back a loan you, you're hurting your fellow members and yourself since your credit rating will suffer. Because we need to remain a sound financial institution, members have to meet certain criteria to qualify for a loan.

1199 SEIU FCU is still the first place you should look anytime you need a loan. Thanks to our not-for-profit orientation, we're usually able to offer better loan rates than other lenders. We also offer the kind of personal service you would expect to find at an institution where you aren't just a customer, but one of the owners.

## Have You Moved?

If so, please give the credit union your new address and contact information so you receive the proper information on a timely basis.

Your change of address must be in writing. Please use the form below.

### Change Of Address Form

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

Name Account Number

Old Address

City State Zip

New Address

City State Zip

Phone Number Email Address

Signature Date

# Start The New Year Off Right And Make The Switch!

1199 SEIU FCU still offers a great Checking Account with the following features:

- 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!



## Shared Branching Network

1199 SEIU FCU is part of the Shared Service Center Network. That means that you can make withdrawals

and deposits at any participating credit union branch. All you need is a valid photo ID and your account number. Go to [www.cuservice-center.com](http://www.cuservice-center.com) to find participating locations.

## Happy New Year!

*The staff, management and Board of Directors at 1199 SEIU FCU hope you and your family have a safe and healthy new year!*



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