



Credit Union Advantage

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

Volume 13, Issue 3

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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



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 prepared 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 at 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 issued 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.



Vacation Club Accounts

The funds in your Vacation Club Account will be transferred into your account in mid-July.

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

Vacation Loans: For All Of Your Summertime Expenses



Vacation Loans can be used for hotel stays, rental cars and flights. You can also consolidate debt, perform home improvement projects, purchase new appliances, or pay for any seasonal plans.

Rates: 6.0% to 17.50% APR*

Term: 12 Months

Maximum Loan: \$1,500

Vacation Loans are only available for a limited time!
Apply today in person or over the phone.

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

Disability Claim Process - It's EASY And FAST

Did you know that when you are out of work for more than 14 days you can get additional disability BENEFITS for your loan payments if you have a LOAN with the credit union? Nearly all of our credit union borrowers elect to take credit disability BENEFIT insurance when they borrow to protect your credit if you are unable to work due to sickness, accident or on workman compensation. To request your benefits all you need to do when you are unable to work is notify Teresa at 212-957-9271 with the date of your disability. If you are entitled to BENEFITS she will have a claim form sent directly from CUNA Mutual Group to your home. All you need to do to protect your credit history and your credit score is to bring the form to your Doctor's Office. Remind them this claim form is in addition to any other claim BENEFITS the Union provides and have them send it to CUNA right away. The story ends happily when you get better fast and your loan is paid for you while you are out, protecting your family and your ability to borrow again when you need it. Stay healthy, and keep your credit union healthy also.



Audio Response

With any touch-tone phone (landline or cell phone), you have access to your 1199 SEIU FCU accounts 24 hours a day/seven days a week without having to make a trip to the credit union. You can check your account balance, transfer funds between allowable accounts and much more. Just call 212-977-2030 and follow the automated instructions. This user-friendly service is always available.

Reminder: add this number to your cell phone so that when you are on vacation, you can easily check your credit union accounts.

Note: you will be required to key in your member number and PIN number when using this feature.

Contact us to obtain your member and PIN numbers.

Put Your Sunglasses On And Hit The Road New And Used Vehicle Loans

The summer is a great time of year to hit the open road in a new or pre-owned car, truck, van, or SUV. Maybe you need a new ride for a car trip to visit family or friends. Or, maybe you need a new set of wheels to start a new job. Whatever the reason, we can help you get one you can afford.



Competitive rates • Flexible repayment terms

Refinance the Vehicle Loan you have with another lender with 1199 SEIU FCU to benefit from our amazingly low rates to lower your monthly payment. To apply and/or refinance, contact a loan officer today by stopping by or calling us at (212) 957-1055!

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