



Credit Union Advantage

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

Volume 13, Issue 4

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Holiday Closings

Thanksgiving

Thursday, November 28, 2013
Friday, November 29, 2013

Christmas

Wednesday, December 25, 2013

New Year's Day

Wednesday, January 1, 2014
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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 at
(212) 957-8969

Consumer Loans
Call a Loan Officer at
(212) 957-1055

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

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



\$10 To Each Approved Member Whose Loan Payment We Cannot Reduce \$25.00 To Each Member Who Accepts The Loan

Do you have a vehicle loan with another lender or financial institution? If you do, refinance that loan with 1199 SEIU FCU to get a lower rate and monthly payment.

Our Vehicle Loan refinancing special offers:

- ★ Rates as low as 2.99% APR*
- ★ Financing available for up to 100% of the outstanding loan balance
- ★ Term up to 72 months requires a minimum of \$15,000
- ★ Available for used vehicle loans
- ★ No down payment required

Call 212-957-1055 for information.

Applying Is Easy!

Just go online to www.1199federalcu.org.

1. Enter your login for on-line banking.
2. Choose "services".
3. Choose "loan application".
4. Then, follow the prompts.

If you haven't signed-up for online banking yet, you can do so by entering your member number in the login and your temporary password will be the last 4 digits of your social security number. You will be prompted to enter a new PIN and asked a number of security questions. Your account number can be found in the second box on the right hand side of your statement. Do not include the leading zeros.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant and subject to change without notice. Limited time offer.



Are You Worried About Being Laid Off Or Your Hospital Closing?



If so, we want you to know that 1199 SEIU Federal Credit Union is here for you. We offer:

- Financial education
- No fee skip-a-pay
- Interest only payments for up to 6 months
- Rewriting of loans to extend terms and lower payments

We will work hard to make sure that you get the financial services and help you need during such a difficult time.

Please contact us if you were laid off or the hospital where you work is closing. As your credit union, we are dedicated to helping you manage your finances through this uncertain time.

Fee Changes

As of December 1, 2013, the dormant account fee will be raised from \$2.00 to \$5.00 per month if an account has no activity for more than 12 months. To keep your account active, please make a deposit or withdrawal at least annually.

We are introducing a new fee: the abandoned property fee. It will be \$50.00 for an account that has had no activity for 5 years and is being sent to the state as abandoned. Please contact us immediately if you think this applies to you.

Have You Moved Or Changed Your Telephone Number?

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 Information 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	

Tips To Save And Stay Warm This Winter

You can save money and still be comfortable in your home with these tips.

Get a home energy audit -

A home energy audit will show you what areas in your home need help. Sometimes, the auditor walks through the home while other times an infrared camera is used to identify heat loss zones. Either way, you will get a list of places that need to be addressed. It can be expensive, but the results could help you save for years to come.



Change your windows - While energy star rated windows aren't in everyone's budget, you can do some less expensive tricks to keep warm air in and cool air out. Add single-pane storm windows to trap air and reduce heat loss. You could also try indoor window film that adheres to the window with a hair dryer. When spring comes, just peel it off.

Insulate the attic - Warm air rises right out of your non-insulated attic. Cold air seeps down into your home. Insulating your attic fights this. The insulation should cover the floor and be at least 7 inches thick. If it doesn't meet those requirements, add another layer.

Seal air leaks - It is awful to have cold air blowing in through gaps around your windows. To fix this, add weatherstripping between the window and its frame so you can block air movement but still open and close it. For areas that don't need to move, use caulk. Also, pay attention to outlets, recessed lights and switches. Use caulk in those areas.

Be mindful of the thermostat - You can save money by following the EPA recommendations. Keep the thermostat at 68°F for maximum savings when you are home and awake. Turn it down to 62°F while you're sleeping, shopping, at work, or not home. Do not put it lower than 56°F or you could freeze your pipes.

Redecorate with layers - Cover bare floors with rugs and install thermal, quilted shades (they have layers of fabric that block cold air) and/or cellular shades that insulate your windows.

Source: *Woman's Day*