



VOLUME 14, ISSUE 2

Advantage

“For Your Financial Health”[®]

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

70681A0614

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)

Automated Phone System
(212) 977-2030

Consumer Loans
Call a Loan Officer at
(212) 957-1055
ext. 1009 and 1010

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

HOLIDAY CLOSINGS

Independence Day
Friday, July 4, 2014

Labor Day
Monday, September 1, 2014

Yom Kippur
Friday, October 3, 2014

Columbus Day
Monday, October 13, 2014
Office Open until 12:00 noon only

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



AUTO LOANS

*Whether you are in the market for a new or used vehicle or need to refinance,
let 1199 SEIU show you why we should be your first choice for an auto loan.*

Borrow Smart. Buy Smart.[®]

Get 1.50% off the current rate!

And, we'll give you Kelley Blue Book[®] Trade-In Value for your vehicle!

Upon used vehicle purchase from Enterprise Car Sales.

Now thru July 31, 2014

Call 212 957-1055 ext. 1010 or 1009 to get pre-approved
by 1199 SEIU Federal Credit Union today!

Visit us at Enterprise Car Sales

E. Elmhurst108-14 Astoria Blvd....718 672-7444
New Rochelle90 Huguenot St.914 576-7227



car sales
 enterprise
Haggle-free buying. Worry-free ownership.[™]

Preview our great selection of quality used vehicles at enterprisecarsales.com/cuautorates



Update

1199 SEIU FCU's Surcharge free ATM Network

COMING TO A TABLET NEAR YOU!

Allpoint is pleased to release our first-ever tablet app, designed to help cardholders quickly find the most convenient Allpoint ATM to them through iOS and Android devices.

We've extended the functionality of the existing Allpoint mobile app to perform on tablets, creating an improved search experience for cardholders using these devices. Member institutions that use tablets in their branches, along with your cardholders, can download the free app today.

Download now by visiting the App Store on your iPad or Google Play on Android devices and search for Allpoint.



Call or Stop by the Credit Union if You Want to Learn More About Our Products and Services

Your Debit Card Can Now Do So Much More

We have been working hard to make our 1199 SEIU Federal Credit Union debit the best it can be. New services available with your Debit Card

Cash back at Point of Sale (POS) Locations – Now when you make a purchase using your PIN you can request cash back. This saves time, energy and there is never a transaction or surcharge fee with this type of sale.



Sur-charge free transactions at all Rite-Aid locations in Brooklyn and the Bronx – We have partnered with the ATM provider for Rite-Aid stores and have arranged for our members to enjoy surcharge-free access at all locations in Brooklyn and the Bronx (not available in the other boroughs)

55,000 Allpoint surcharge free ATMS – Your 1199 SEIU FCU debit card is able to make surcharge free ATM transactions at more than 55,000 ATMs worldwide. To find a location nearest you go to our webpage or download the Allpoint app.

Access your Overdraft Line-of Credit – If you have applied for and have been approved for an overdraft line of credit through our loan department, you will be able to access it with your debit card by simply overdrafting your account. You will only be charged interest on the funds you use for the time you use them.

If you don't already have a checking account with a Debit card why not apply for one today. Just call Karen or Sandra at (212) 957-1055 ext 1018 or 1002 to get the process started.

Brooklyn and the Bronx

1199 ATMS are at a RITE AID near you –

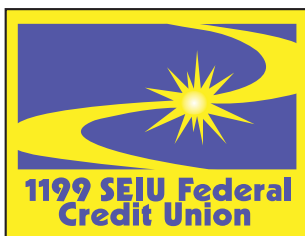
If you live, work or just visit the Bronx or Brooklyn be on the look-out for one of our 10 branded ATM machines in Rite Aid stores.



You can't miss our bright colors!

3480 Jerome Avenue	Bronx	NY	10467
2063 Bartow Avenue	Bronx	NY	10475
1540 Grand Concourse	Bronx	NY	10457
691 Co-op City Boulevard	Bronx	NY	10475
650 E Tremont Avenue	Bronx	NY	10457
1154 Clarkson Avenue	Brooklyn	NY	11212
120 Court Street	Brooklyn	NY	11201
892-908 Flatbush Avenue	Brooklyn	NY	11226
9738 Seaview Avenue	Brooklyn	NY	11236
4102 Church Avenue	Brooklyn	NY	11203

And the best part is that when you use your 1199 SEIU Debit card in one of these branded ATMs your transaction will be surcharge-free. In fact, all ATM transactions at any Rite Aid ATMs in Brooklyn and the Bronx are now surcharge-free regardless of whether you see the 1199 SEIU FCU logo or not.



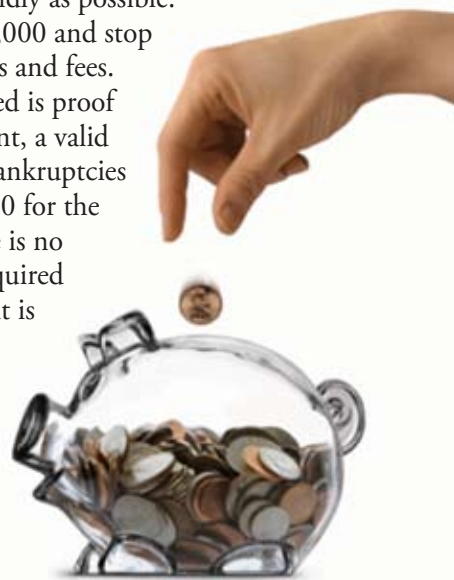
SURCHARGE-FREE!

Borrow and Save - Our New Small Dollar Loan

We are pleased to announce the launch of a new product called Borrow and Save that helps our members with their lending and savings needs. Borrow and Save is a small dollar loan with a built in savings program that is designed to help you break the cycle of going nowhere when borrowing from Pay Day Loan vendors.

With Borrow and Save you can move towards a healthier savings to help be prepared for future financial emergencies. You can also build credit and improve your credit rating, making any future loans you may need even more affordable.

We have designed the loan process to be as member-friendly as possible. You can get up to \$2,000 and stop paying predatory rates and fees. To qualify all you need is proof of current employment, a valid photo ID, no prior bankruptcies or judgments, and \$20 for the application fee. There is no prior membership required and your loan amount is determined on your ability to repay, not your credit score.



Stop into our branch or give us a call today so you can be on your way to increased peace of mind with your finances.

**(212) 957-1055 ext 1009
or 1026**

www.1199federalcu.org



We want to put the *spotlight* on our members and the inspiring jobs that they do. So please take a shot (even selfies), and send them to... email@1199federalcu.org. Include the names of all the people in the shot, the location and the jobs they do.
Who knows you could make the front page!

1199 SEIU FCU mortgage financing:

Competitive options from a lender you can trust

At 1199 SEIU FCU, we're committed to providing you with competitive, convenient and responsible mortgage financing options. Whether you're purchasing your first home or refinancing an existing mortgage, we'll work with you to identify your needs and goals, then tailor your mortgage accordingly.

Here are just some of the benefits you can expect:

- A secure online application process;
- Conventional Financing;
- FHA, VA, & USDA Loan Programs;
- Fixed and Adjustable Rate Mortgages;
- Affordable closing cost

As your credit union, we strive to handle all of your transactions with an unparalleled level of service—and your mortgage financing is no exception.

**To learn more,
contact us today at
(212) 957-1055
ext 1010.**



Nominating Committee Announces the Re-election of Maria Castaneda

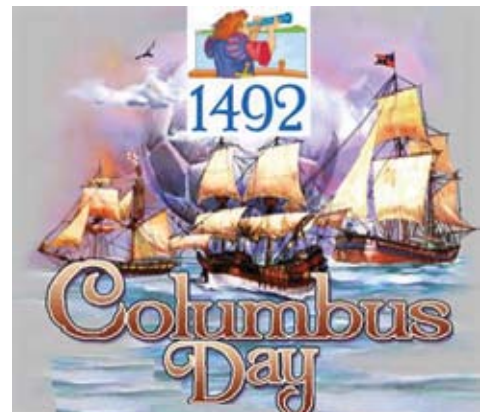


Having received no other nominations, the 1199 Federal Credit Union's nominating committee announced at the May 15, 2014 meeting that Maria Castaneda had been re-elected to the Board of Director for a 3 year term. We thank Ms. Castaneda for her continued dedication to the Credit Union.

Columbus Day=Training Day

Office open until 12:00 noon only.

The Credit Union office will be open for normal business on Columbus Day from 8:30 am, until 12:00 noon. We are closing early to provide a training and team building experience for our entire staff.



Caring for Those Who Care for Others



Since 1940
Where Members
Come First