



READ THE BACK PAGE  
FOR A CHANCE  
TO WIN!!!

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

70681A1214

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  
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**

**Martin Luther King Day**

Monday, January 19, 2015

**Presidents' Day**

Monday, February 16, 2015

**Good Friday**

Friday, April 3, 2015

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](http://1199ccf.org)



## New Year, New Resolutions


In celebration of the New Year and our 75th anniversary, 1199 SEIU Federal Credit Union is proud to introduce a variety of new products all designed to deliver enhanced customer experience. Please take a moment to learn more about our New Website features, Sprig Mobile Shared-Branching, Account Create and even a brand-new ATM in our building's lobby.

Introducing  **Sprig** By CO-OP



**Our Mobile Banking option**  
*Easy. Fast. Convenient.*

- ✓ Make transactions from your 1199 SEIU FCU account
- ✓ Transfer funds between accounts from different credit unions
- ✓ View your 1199 SEIU FCU Account Balance & History
- ✓ Make Person-to-Person payments
- ✓ Locate 1199 SEIU FCU's nearest shared-branch
- ✓ Deposit checks into your 1199 SEIU FCU account and other credit unions' accounts

You can access it from your home/office computer or on your mobile device (iPhone or Android) if you download the App 

Having troubles? Call 24/7 technical assistance from CO-OP at 1-866-698-8896

# More new stuff coming soon...

## New Website

1199 SEIU FCU is proud to announce the launch of its brand new website in the Spring of 2015. It is going to be much easier to use either from the comfort of your home/office or on-the-go from your mobile device.



Without ever coming to our Branch, you'll be able to view your accounts, make withdrawals, transfer money to your accounts/loans and more!!!

Also, remember that your statements are available ONLINE. Simply go to our website ([www.1199federalcu.org](http://www.1199federalcu.org)) and sign onto NetBranch with your Member Number.

## Account Create



A convenient web-based service to provide our members with instant access to their credit union.

AccountCreate walks 1199 SEIU FCU members and potential members through the application process in a consistent, easy-to-use online interface. In only a few clicks, you can now access all the forms needed to:

- ✓ Become a 1199 SEIU FCU member
- ✓ Open a new or additional 1199 SEIU FCU accounts
- ✓ Apply for loans

This very exciting service should be available in early 2015 on our Website. Simply go online and apply without ever coming to our Branch.

## New ATM in the Lobby

We now have an 1199 SEIU Federal Credit Union ATM in the lobby of our building at 310 W. 43rd Street, New York, NY 10036. So, on your next visit, if you need to withdraw cash, just stop by our ATM.



## Auto Lending Your Way...

### New Auto Loan *More options, lower rates*

Whether you are in the market for a new or used vehicle, let 1199 SEIU Federal Credit Union show you why we should be your first choice for an auto loan

- APR\* as low as 2.99%
- Term up to 84 months with a minimum of \$15,000

Our strong partnership with Enterprise Car Sales may lower your rate even more!!!

### Auto Refinance:

*Do you have an auto loan with another lender?*

Take a look at 1199 SEIU Federal Credit Union Auto-Refinance Program!

Get a lower rate and lower payments!!!

- ➡ Rates as low as 2.99%\*\*
- ➡ Refinance up to 100% of your loan
- ➡ Term up to 72 months requires a minimum of \$15,000
- ➡ Available for used auto loans
- ➡ No down payment required

\$10 Bonus, if we cannot lower your payment or interest rate. \$25 bonus, when you close the loan

### Used Auto Loan

*Our special partnership with Enterprise*

# Borrow Smart. Buy Smart.®

**Borrow from 1199 Federal Credit Union.  
Buy from Enterprise Car Sales.**



\*Average percentage Rate.

**APPLY TODAY!!!**

\*\*Rates are based upon your credit score and are effective as of October 1, 2013. They are subject to change, and offer may change or may be withdrawn without notice. Limited time offer. May be withdrawn without prior notice. 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 \$10 Bonus, if we cannot lower your payment or interest rate. \$25 bonus, when you close the loan.

DISCOVER...



## OverDraft Line of Credit

### What is an Overdraft Line of Credit?

An Overdraft Line of Credit is a form of Overdraft Protection. It is a loan attached to your checking account. Instead of bouncing checks and paying large fees, you can borrow a few bucks and pay interest. The line of credit is unique because you only pay for the amount of money you borrow -- not the number of items you borrow for.

*It is an amazing helper when you need just a little extra due either to a mathematical error or an emergency!*

### How to apply?

Apply for an Overdraft Line of Credit by completing a regular loan application online, by mail or fax.

- ✓ Open a checking account if you don't already have one
- ✓ Fill out a loan application by coming to our Branch or by applying online through our website ([www.1199federalcu.org](http://www.1199federalcu.org))

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

### Why else open a checking account with us?

### Beyond the OverDraft Line of Credit, you can get...

#### ● Free debit-card

You will get a free 1199 SEIU Federal Credit Union debit card when you apply.

- Avoid a trip to the city
- Set fast access to your funds




#### ● Point Of Sale Cash-Back


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.



#### ● Surcharge-free ATM's

If you are in the Bronx or Brooklyn, we have surcharge-free ATMs in every  in those boroughs



And 55,000 more with the  Network! Simply download the App or go to our website to locate them!

## Our commitment

Unlike banks, we do not have shareholders. Therefore, 1199 SEIU Federal Credit Union puts its members first. A credit union is a partner in achieving financial stability.

Our **Borrow and Save** loan is one way 1199 SEIU Federal Credit Union members can build credit and strengthen their financial health by creating savings that can be used either immediately or in the future.



## Getting Ahead: A Free Financial Capability Program



Last November, 24 members came to our first session of the Getting Ahead Program as a proof of their commitment to improve their finances. Our Neighborhood Trust partner Matthew gave a lecture on how to build strong credit to confront challenges ahead. For instance, Marta R., a 42 year-old

who needs money to move out, wants to learn about ways to save money while getting another job on the side.

1199 SEIU Federal Credit Union is dedicated to assist its members in achieving their financial goals and managing their debts. We are planning on continuing this program. Ask our representatives for more information on how to enroll. Attendees will obtain a free credit report, get budgeting advice, reduce their Pledged Amount, open a free savings account, reach their financial goals and get a waiver of loan application fee.

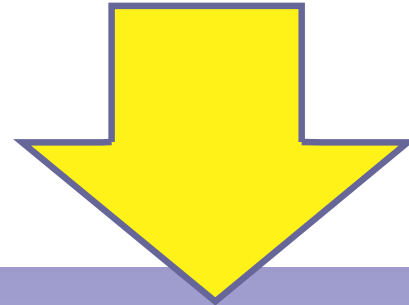


## EMAIL Sweepstakes\*

(until January 31st)

### Win one of 7 prizes of \$75 each!

- 1) Write down your First Name, Last Name, Account Number and your Email Address
- 2) Cut the frame below and send it to our address or drop it off next time you come to our branch
- 3) You may also email it to us at [memberservices@1199federalcu.org](mailto:memberservices@1199federalcu.org)





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NAME

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ACCOUNT NUMBER

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EMAIL ADDRESS

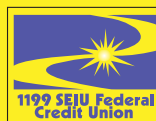
MAIL TO: 

310 West 43rd Street  
Second Floor  
New York, NY 10036



\*Find out about rules and eligibility at our branch or on our website

## Caring for Those Who Care for Others



Since 1940  
Where Members  
Come First