



VOLUME 15, ISSUE 3

"For Your Financial Health"

Advantage

"For Your Financial Health"®

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

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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)

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

Thanksgiving

Thursday, November 26th
Friday, November 27th

Christmas

Friday, December 25th

New Year's

Friday, January 1st, 2016

Holiday Bills Got You in a Bind?

*Want a stress-free, fun-filled holiday season?
Let the Credit Union help.*

Apply today for an 1199 SEIU FCU Holiday Loan

- Rates as low as 6.00% APR¹
- Borrow up to \$1,000
- 12 month repayment term

Holiday Loans are available for a limited time.
So apply before it's too late!!!

To apply, go to:
www.1199federalcu.org



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



STAFF TRAINING DAY

We will be open for only ½ day on Columbus Day, Monday, October 12th.
Hours 8:30 am to 12:00 noon only.



See you there!

Holiday Skip-A-Payment

Skipping a payment is like “making a loan to yourself” and will allow you to take the stress out of the season, and take charge of your holiday budget!



Use the extra cash for holiday travel, gifts, entertaining or any of the many expenses that come this time of year. It's our way of thanking you for your loyalty, and telling you how much we appreciate your membership!

How do I take advantage of the Skip-A-Payment Program?

- Ensure that you have at least \$35.00 available in your account to cover the skip-a-payment processing fee of \$35.00.
- Ensure that your loan is current and that you haven't missed any payments in the last 12 months.
- Call us at 212-957-1055 or stop by our office to obtain a form or get additional information.



Looking to Buy a New Home? OR Maybe it is Time to Think About Re-Financing

1199 SEIU FCU mortgage financing: competitive options from a lender you can trust

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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 apply, call 212 957-1055 or stop by our branch today.

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

Caring for Those Who Care for Others



Since 1940
Where Members
Come First