



"For Your Financial Health"

Advantage

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS

70681A0917

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 Day
November 23, 2017

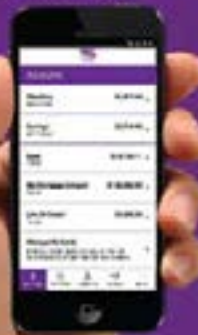
Day after Thanksgiving
November 24, 2017

Christmas Day
December 25, 2017

New Year's Day
January 1, 2018

Mobile Banking Is Here!

Check Your Account Balance(s)
Transfer Funds
... And Much More



banking
just got
easier.



1199 SEIU Federal
Credit Union
"For Your Financial Health"

Account Fees - If an account has no activity for more than 12 months, it is considered inactive, and therefore subject to the Inactive/Dormant Account Monthly Fee of \$5. To keep your account active, please make a deposit or withdrawal at least every 6 months.

- We are introducing a new fee: the Paper Statement fee. It will be \$3.00 per statement period. This fee will be put into place January 1, 2018.

Skip-A-Pay - It's back. Our annual "Skip-A-Payment" has returned. This time of year can place a burden on you financially. Relieve some of that burden by enrolling in our "Skip-A-Pay" program. You can skip a loan payment for 1 month by filling out our "Skip-A-Payment" enrollment form.

To qualify, you must have made at least 6 months of consecutive payments towards your loan.



Scan QR Code above to visit us online.



Powerful New Features To Help Our Members

ACH Origination - We've added a powerful new feature – now you can set up safe and secure External Transfers, to and from your accounts outside the 1199 SEIU Federal Credit Union. Make internal transfers as you always have – with NO TRANSACTION FEE. Transfers to and from the 1199 SEIU Federal Credit Union takes at least two (2) business days to be completed.

Mobility App Release - Our new Mobility App was released on September 12, 2017. This app will allow all of our members to view their balances, transfer funds, etc. For a limited time offer, the first 50 members to make a transfer from one account to another using the app will receive a \$5 deposit into their checking account.

ATM/Debit Cards - Did you know that you can open a Share Draft/Checking account at the credit union and get a temporary card on the spot if you qualify. Don't forget to update your account information. For multi-factor authentication purposes, the telephone number you're calling from must match your account information. Please remember to always update your account with us. To change or activate your pin, call (800) 567-3451.



Unclaimed Funds



Abandoned Property - Keeping your Share account(s) with the credit union is vital. New York State Law requires all financial institutions to report any account that is considered dormant or inactive (3 years without activity) to be turned over as Abandoned Property. Members have until October 31, 2017 to contact us regarding their account. Any unclaimed funds will be turned over to the State Comptroller's Office. <https://www.osc.state.ny.us/>

Coming Soon

Courtesy Pay - Courtesy pay will allow us to cover your insufficient funds items on debit card purchases, point-of-sale (POS) transactions, ATM withdrawals, checks and ACH transactions.

EMV - Your 1199 Federal Credit Union debit card will soon come equipped with computer chips and the technology used to authenticate chip-card transactions for added security.

Caring for Those Who Care for Others



Since 1940
Where Members
Come First