



**1199 SEIU Federal  
Credit Union**

"For Your Financial Health"®

Second Quarter 2021

# Advantage

A HEALTHY SOLUTION FOR YOUR PERSONAL FINANCIAL NEEDS



498 7th Avenue  
2nd Floor  
New York, NY 10018

Phone: (212) 957-1055

Fax: (212) 767-1732

[www.1199federalcu.org](http://www.1199federalcu.org)

memberservices  
@1199federalcu.org

24 Hours  
Automated Phone System  
(212) 977-2030

Consumer Loans  
Call a Loan Officer at  
(212) 957-1055  
Ext. 1010 and 1026

Office Hours  
Monday – Friday  
9:00 AM – 5:00 PM

Lost or Stolen VISA card  
Call 1800-472-3272

#### Board of Directors

Aida Garcia - Chair  
Maria Castaneda - Vice Chair  
Patricia Smith - Treasurer  
William Kee - Secretary  
Dell Smitherman - Member  
Charisse Simpson - Member  
Jean Joachim - Member



We do business in accordance  
with the Federal Fair Housing  
Law and Equal Credit Opportunity Act



## Dormant Account/Abandoned Property

Remember your account with the credit union is a lifetime membership. If you no longer work for 1199 or have retired, please keep your account active by making a small withdrawal or deposit at least twice a year to avoid a \$5 monthly dormancy fee.

Your account is considered inactive after 12 months.

Below please find a few options to transact on your account:

- 1 Visit a nearby SHARED BRANCH, Log on to our website at [www.1199federalcu.org](http://www.1199federalcu.org) enter your zip code to locate a Shared Branch.
- 2 Login to your online account at [www.1199federalcu.org](http://www.1199federalcu.org) to initiate an external transfer from your financial institution to your credit union account. Please allow 2-3 business days to complete transfer.
- 3 Mail a check or money order.

**Avoid Losing  
Your Money  
To The State**

**After 3 Years of Inactivity**

**We are required by New York State law to turn over your funds to them (5 years for other states.)**

If your account is already dormant, please make a transaction by visiting a Shared Branch near you or mail a check to us, with 2 valid pieces of approved IDs, (e.g. U.S. Passport, State ID/Driver's License, Green Card, Work Authorization Card, Job ID). **Please make sure both pieces of IDs are not expired and that your name and signatures matches each other.**

**Make sure your personal information is current with 1199 Credit Union, 1199 Union and 1199 National Benefit Fund as we are not on the same network and do not share information.**



## KNOWLEDGE OF FINANCIAL EDUCATION

**KOFE** offers information to help you save, budget and understand credit. Take the courses and obtain a certificate to partake in our new loan programs! Inquire within.

To reach a Financial Coach call (844) 612-5804.

Visit the website at: [www.1199federalcu.kofetime.com](http://www.1199federalcu.kofetime.com) and register now!



## Holiday Closings

Independence Day - (Observed) July 5

Labor Day- September 6

Yom Kippur- September 16



**Stay Healthy! Stay Safe!**

**Loans Loans Loans Loans**

## AUTO SPECIAL

August thru October



Finance or re-finance an auto loan with us and qualify for a \$100.00 credit to your account. Low rates and fast approvals!

Call Shanel @ (212) 957-1055 ext. 1010  
or Chris @ ext. 1026

## Second Chance LOAN

Got denied previously because of bad credit? Our new loan program may be the answer! Apply for a Second Chance Loan to repair your credit up to \$5,000 if approved. Inquire within for more details.

## Credit Score Boost LOAN

Need to borrow a higher amount than your credit score would allow? Check out our Credit Score Boost Loan! You may be able to get that extra boost needed for a bigger loan. Inquire within for more details.

## Products and Services are as follows:

### - ACH Origination

(External Transfers to and from your 1199 SEIU Federal Credit Union account)

### - Mobile App

(Allows members to view their balances, transfer funds, locate nearby ATM's and Shared Branches and also do Remote Deposit Capture (RDC).

### - Online Enrollment

(Open a Share, Checking, Holiday or Vacation club account online)

### - EMV Security

(Debit cards are equipped with EMV chip security for added protection)



*We're  
Working  
Hard for  
Your  
Financial  
Health!*

**Loans Loans Loans Loans**

## Shared Branch

Wherever you go, your Credit Union is there too.

The 1199 SEIU Federal Credit Union is part of the Co-Op Shared Branch Network.

This allows you to visit any other Shared Branch and transact as though you were at our branch. Visit our website at [1199federalcu.org](http://1199federalcu.org) and click on the "Shared Branch Locator" field and type in your zip code to locate all Shared Branch locations near you.



## What's New?

- **Cash Deposits** at any Allpoint ATM up to \$1,500.00 per 24 hours.
- **Remote Deposit Capture (RDC)**  
Make check deposits up to \$2,500.00 fast and easy using your mobile device. Make sure to endorse your check including the verbiage "For Electronic Deposit at 1199 SEIU FCU".
- **Debit Card**  
Access your funds using your debit card at any ATM with the Allpoint logo located at any CVS, Rite-Aid, and Walgreens— just to name a few. Maximum daily withdrawal has been increased to \$1,000.00.



**1199 SEIU Federal  
Credit Union**

"For Your Financial Health"®

*Caring for Those  
Who Care for Others*

Since 1940  
Where Members Come First