



**1199 SEIU Federal
Credit Union**

"For Your Financial Health"®

Second Quarter 2023

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

Website:
www.1199federalcu.org

Email us at:
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 1 (800)-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



Equal
Opportunity
LENDER

NCUA
Member Since 1970

Dormant Account/Abandoned Property *Avoid Losing Your Money to the State*

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 enter your zip code to locate a Shared Branch

2. Login to your online account at 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 *After 3 years of inactivity we are required by New York State law to turn over your funds to them and 5 years for other states.*

3. Mail a check or money order



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.***



Get Ready for the Vacation of Your Dreams!

Apply for a vacation loan and enjoy our low rates and affordable repayments. For more information inquire within or visit our website at www.1199federalcu.org.



Holiday Closings

Independence Day - July 4th
Labor Day - September 4th
Yom Kippur - September 25th



Second Chance Loans

Got denied previously because of bad credit? Our new loan program partnered with **KOFE** may be the answer! Apply for a Second Chance Loan to repair your credit up to \$5000 if approved.



(KNOWLEDGE OF FINANCIAL EDUCATION)

KOFE offers information that can help you manage your finances as well as educate you on options that you may have. Take the financial course and gain the certificate needed to apply for the Second Chance Loan.

Visit the website at www.1199federalcu.kofetime.com and register now!

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

Credit Score Boost Loans

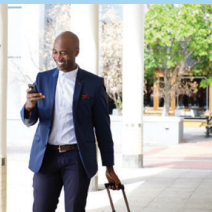
Need to borrow a higher amount than your credit score would allow? Check out our Credit Score Boost Loan! You may be able to get that extra boost needed for a bigger loan. Inquire within for more details.

Shared Branch: Wherever you go, your credit union is there too.



CO-OP SHARED BRANCH

Members can make deposits and withdrawals at nearly 5,500 CO-OP Shared Branch locations nationwide!



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 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??!

CITI ATM We have joined forces with Citi ATM Community Network!!! Having **no fees** for withdrawals at Citibank branch ATMs is our new service for our members. We are committed to serving you!!!

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 Only 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 is \$1,000.00!



1199 SEIU Federal Credit Union

"For Your Financial Health"®

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 ATMs, 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!

Since 1940
Where Members Come First