



**1199 SEIU Federal Credit Union**

"For Your Financial Health"™

Third 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](http://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. 1017 and 1011

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  
Dell Smitherman - Treasurer  
Jean Joachim - Member  
William Kee - Secretary  
Charisse Simpson - Member  
Patricia Smith - Member



Welcome to our Certificate of Deposit (CD) Program, which is designed to help you maximize your savings potential. By enrolling in this program, you can earn a fixed interest rate for a certain period while keeping your money safe and secure.

### What's New??

*The benefits you may enjoy:*

- A safe way to save your money.
- A fixed rate for your chosen term.
- Your money is guaranteed and insured.
- No monthly maintenance fees.

**We Have New Loan Products!**  
**Birthday Loans & Loyalty Loans**  
with No Credit Check

**Inquire Within >**

If you would like to learn about our CD program, please call us today at: (212) 957-1055.

## Account Verification

Verification of member accounts will be conducted by the Supervisory Committee effective September 30, 2023. It is imperative that you thoroughly scrutinize your statements and promptly notify the 1199 SEIU Federal Credit Union Supervisory Committee at PO Box 151, New York, NY 10018 of any inconsistencies found.

**COMING SOON!!!**

Have Your Funds Available Sooner

**Advance Pay for Members with Direct Deposit**



GET A BETTER  
**AUTO LOAN**  
[GUARANTEED!]

## Auto Loan Special

Finance or Re-Finance an auto loan with us and qualify for a \$100.00 credit to your account. Low rates and fast approvals! Hurry as this special will be ending on October 31, 2023!!!



## Holiday Closings

Thanksgiving - November 23 & 24

Christmas - December 25

New Year - January 1, 2024



## Abandoned Property

Compliance with New York State Law requires the active maintenance of your Share account(s) with the credit union. Accounts that remain inactive for 3 years or more will be reported as Abandoned Property in accordance with the law.



If your account is affected, you must reactivate it by October 31, 2023. Failure to do so will result in the transfer of unclaimed funds to the State Comptroller's Office.

For additional information, please visit <https://www.osc.state.ny.us/>.

## Skip-A-Pay

Great news! Our "Skip-A-Payment" program is now even better.

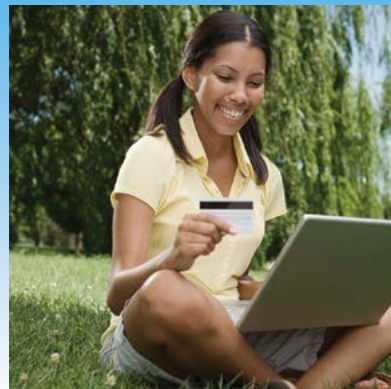
You can now skip up to 4 payments per year for each loan type. Just remember, you can't skip 4 payments in a row. If you're feeling overwhelmed, you can ease some of the burden by enrolling in our "Skip-A-Pay" program. To be eligible, your loan account must be up to date, and you must have made at least 6 consecutive monthly payments. Keep in mind that there is a \$45.00 fee per loan.

*Please keep in mind that Skip-A-Pay does not apply to our Birthday loans.*



## (KNOWLEDGE OF FINANCIAL EDUCATION)

We've teamed up with KOFE to enhance your financial well-being. Discover ways to boost your credit score, manage your finances, and increase your chances of loan approval and favorable rates. Check out KOFE's website at [www.1199federalcu.kofetime.com](http://www.1199federalcu.kofetime.com). You can access all this valuable information anytime, anywhere, 24/7.



## Primerica

We have partnered with PRIMERICA to offer in-person financial counseling and budget training twice a week. Kindly watch out for our email notifications for the latest information about the schedule of these sessions.

For more information, please contact the credit union.

*Caring for Those  
Who Care for Others*

**Stay Healthy!  
Give Thanks!**



**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