



**1199 SEIU Federal
Credit Union**

"For Your Financial Health"®

Fourth Quarter 2023

Advantage

A Healthy Solution for Your Personal Financial Needs

We Are Here for YOU!

Advance Pay Is Here!!

Advance pay for our members with direct deposit 😊 Have your funds available up to 2 days sooner with our new feature.

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

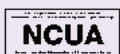
Consumer Loans
Call a Loan Officer at
(212) 957-1055
Ext. 1017 and 1011

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



Certificate Of Deposit (CD)

Maximize your savings potential with a Certificate of Deposit. By enrolling in this program, you can earn a fixed interest rate for a certain period while keeping your money safe and secure.

Here are some of the benefits you can 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.

New Loan Products

Is your credit in need of repair? Want to become financially stable? Enquire about our Small-Dollar Loan Program with no credit check and our financial counseling services today.

Skip-A-Pay

Take a break from payments

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.

DebitCard



Want money anytime anywhere? No waiting in line or for the office to open. Utilize your Visa Check Card at any ATM with the ALLPOINT logo as well as any CITI ATM and get your withdrawal for free. You can also make cash deposits at ALLPOINT+ ATMs

Holiday Closings

Martin Luther King's Birthday

January 15

President's Day – February 19



Get Your Tax Refund Faster with Direct Deposit

Your federal and state income tax refunds can be deposited directly into your Savings or Checking Account at the credit union. The Process Is:

Quick: Directly deposited tax refunds come weeks before checks in the mail.

Easy: Just check the Savings or Checking Account box, enter your credit union member number (not the last four digits of your social security number) and enter our routing number 226077862.

Convenient: You don't have to go to the credit union to make a deposit

Safe: Your check won't get lost or stolen in the mail.



If your tax return is a joint return, your refund must be deposited into a joint account. Direct deposit must go through the ACH process since we do not support wire transactions.

Enroll Online Via Virtual Branch Bank online and avoid certain fees. To enroll visit our website at www.1199federalcu.org and click on Virtual Branch. Gain access to your statements, account history and balances as well as internal and external transfers.

Sponsored Accounts

Did you know your immediate family member can have an account at 1199 SEIU Federal Credit Union??? Sponsor your immediate family that resides at the same address as you and **a share account**. But wait!!!! There's more.... Earn \$25.00 when that immediate family member gets a loan funded. Spread the news and share the wealth!!!

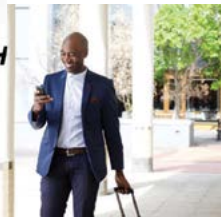
Sponsor
an
Immediate
Family
Member!



For more information
inquire within.



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



**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 and click on the "Shared Branch Locator" field and type in your zip code to locate all Shared Branch locations near you.

*Caring for Those
Who Care for Others*



**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

**Happy, Happy!
Holidays to YOU!**