Explore Your World With A Vacation Loan
Just Plan The Adventure; We’ll Handle The Costs

If you think you haven’t saved enough money for your family’s dream getaway, think again! Apply for a Vacation Loan at 1199 SEIU Federal Credit Union today to get the money you need for the trip you want to take.

Rates from 7.31% to 17.50% APR*
Terms of up to: 12 Months
Borrow up to: $1,000

If you don’t need extra money for vacation, this loan can be used for any summer plans you may have like home improvements, debt consolidation and more.

Our Vacation Loans won’t be available forever, so apply today by stopping by or giving us a call!

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant.

Now’s A Great Time To Refinance Your Loan!

Since loan rates have been going down over the past two years, it’s a great time to check out 1199 SEIU Federal Credit Union’s lower loan rates. We can help you save money on Personal Loans, New and Used Vehicle Loans and more!

If you have a loan with another financial institution, our competitive, lower rates could reduce your monthly payment and put some cash back into your wallet. Refinancing a loan you have with another financial institution with us is easy. We’ll help you every step of the way.

We’re living in a low loan rate environment right now, so why not take advantage of it? 1199 SEIU FCU can help! Give us a call or stop by to start saving money today.

*APR=Annual Percentage Rate. Rate based on creditworthiness of individual applicant.

Get The Latest Credit Union Information Online at www.1199federalcu.org
ATTENTION MEMBERS

Avoid Dormant Account Fees

You don’t want to pay us $2.00 per month for a dormant account, and we don’t want to take your money. We encourage you to make periodic deposits into or withdrawals from your 1199 SEIU Federal Credit Union accounts. You need to make at least one per year to avoid dormancy. Dormant accounts are defined as those which have had no transactions for two or more years. Accumulating dividends does not count as a transaction. Stop by today to make a deposit to or withdrawal from your credit union account. It’s easy to avoid that fee.

Credit Score Counseling At Your Credit Union

We know that circumstances beyond your control can make paying your every day bills difficult. Unfortunately, people get sick, laid off from work or even injured. Losing that income can have a negative impact on one’s finances. Don’t be disheartened if this is your situation. We know that you paid your bills on time when you could. We also know that you had no control over the illness, lay off or injury. We don’t want our members to be drowning in debt. 1199 SEIU Federal Credit Union is here to help!

If you are having trouble making ends meet and paying your bills, we can show you what to do to improve your situation. You can get a better understanding of how to improve your credit score rating. You’ll be back on the right path before you know it.

There are many simple steps you can take to improve your situation. We’ll explain them all to you. We won’t give you a generalized idea. Instead, we’ll sit with you and work with you to come up with a plan that’s perfect for you and your situation.

Call the credit union to set up an appointment today! We have been able to help others, and we may be able to help you too!

Free Annual Credit Report

Keep an eye on your credit report every year by calling one of the following credit bureaus:

- **Experien**: 1-800-397-3742
- **Equifax**: 1-800-685-1111
- **TransUnion**: 1-800-680-7289

If you are interested in reviewing your periodic progress, you can contact one of the credit bureaus every four months annually. (Ex.: Experien in January, Equifax in May and TransUnion in September).