1199 SEIU Federal Credit Union was founded in 1940 to serve the financial needs of 1199 SEIU New York's Health and Human Service Employees Union. While the credit union has grown considerably over the years, we are proud to have maintained our family atmosphere.

As a member-owned, not-for-profit financial institution, we are dedicated to providing quality financial products and services delivered in a professional, courteous, and timely manner. Unlike other financial institutions that need to generate profits to satisfy stockholders, we return excess earnings to our members in the forms of Competitive dividend rates paid on savings accounts, low interest rates on loans and the addition of valuable new products and services.

"People Helping People." That is what your credit union is all about — confidential, professional, personal service. Helping people satisfy their individual financial needs is something we are committed to. At 1199 SEIU Federal Credit Union. "People Helping People" is not just a catchy slogan, it is a philosophy we put into practice every day.
Online Banking
Access your account online to view your fund(s), make internal and external transfers, view statements and more. Sign up on our website.

EMV Protected Debit Cards
Access the funds available in your checking account from any store, online vendor, ATM or POS (point of sale) machine that accepts VISA.

Surcharge Free ATMs
Access any Allpoint network machine and there are more than 55,000 of them worldwide. *If you are in Brooklyn or the Bronx – you can use any Rite Aid ATM as well.*

Mobile App
Allows members to view their balances, transfer funds internally and locate nearby ATM’s & Shared Branches.

Shared Branching Network
Make deposits or withdrawals at thousands of credit unions around the United States. Go to www.1199federalcu.org and enter your zip code for a listing of shared branches near you.

ACH Deductions
Have your paycheck submitted electronically to the Credit Union from your employer.

Payroll Deductions
Fund your savings or checking account or pay your loan directly from your paycheck. No bills to pay, no mail to send.

Payroll Allocations
When used in conjunction with payroll deduction, it’s the most convenient way to fund your savings or club accounts.

Regular Share Accounts
A $5 membership fee and $100 deposit for your minimum required balance.

Share Draft (Checking) Account
Opening a Share Draft account grants you an EMV protected Debit card for easy access to your funds through any ATM.

Holiday Club
Save for that special time of the year. Funds are automatically transferred into your regular share account on the 15th of October so the shopping can begin.

Vacation Club
When you save and plan for your vacation, you have no anxiety about how to afford it. Funds are automatically transferred into your regular share account on the 15th of July.
## Loans

**Auto Loan**
Both new and used at incredibly low rates. We even have a special partnership with Enterprise Auto Sales to provide our members with haggle-free used auto purchases. Trade-ins are also accepted at KBB value.

**Signature Loan**
From medical expenses and home & car repairs to bill payments and more, an 1199 SEIU FCU Signature Loan is right for you.

**Shared Secured Loan**
Borrow without dipping into your savings. You can use an 1199 SEIU FCU Share Secure Loan for low rates.

**Holiday & Vacation Loan**
Get a little extra help this Holiday Season. Let an 1199 SEIU FCU Seasonal Loan be your answer.

**Special Purpose Loans**
Vacation Loan, Holiday Loans, Back to School Loan, and more all designed to help our members with a specific situation and are offered at various times through-out the year.

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### Loan Application Checklist

The best and quickest way to get a loan is to answer all the information on the application: “COMPLETELY, ACCURATELY AND HONESTLY”

- Include your actual rent payment – you may be asked to show verification of extremely low or “no rent” arrangements.
- If you are looking to consolidate bills you may be asked to produce those bills. If the bills are someone else’s or owed to a private party we need to know that as well. *If they do not appear on your credit report, we may question what else you may owe and to whom.*
- You will be asked to submit verification of all income.
- We take the reason for the loan very seriously. We really want to help members in need, but we can’t do that if we do not have a clear picture of the use of the funds. *Please state the actual reason or purpose for the loan.*
- Please provide your new address if the loan is for moving expenses.
- If the loans is for funeral expenses, we may need to see the bill and/or the check payable to the funeral home. *This is because your loan may have been qualified as an exception and we need to verify the funds are being used for the purposes intended.*
Important Information about procedures for opening a new account

To help the government fight the funding of terrorism and money laundering activities, federal law requires all financial institutions to obtain, verify and record information that identifies each person who opens an account.

What this means for you:

When you open an account, we will ask for your name, address, date of birth and other information that will allow us to identify you. We may also ask to see your driver’s license or other identifying documents.