Thank you for your patience and support
The past 8 months have been quite harrowing, not just for us, but to our members as well, as we tried to acclimate to our new, albeit temporary surroundings. We thank you for your patience and are happy to be back home.

Abandoned Property
It is vital to keep your share account(s) with the credit union active. Under New York State Law, financial institutions are required to report to the State Comptroller any account that has been dormant or inactive for three years. New York State law also requires all financial institutions to turn over the contents of such accounts as abandoned property. Before doing so, financial institutions must publish a notice and list of dormant account holders. Please see the July-August 2018 edition of the 1199 SEIU Magazine for complete list of names.

Held amounts of funds will be paid to proven entitled parties by the 1199 SEIU Federal Credit Union through October 31st, 2018. Remaining unclaimed funds will be turned over to the New York State Comptroller’s office as of November 10, 2018.

(https://www.osc.state.ny.us/) For more information, visit the 1199 SEIU Federal Credit Union at 310 W. 43rd St 2nd Fl., in New York City, or call (212) 957-1055.

Account Verification
The Supervisory Committee is conducting a verification of members’ accounts as of September 30th, 2018. Please examine your statement carefully and report any discrepancies in writing only to:

1199 SEIU Federal Credit Union
Supervisory Committee
1199 SEIU Federal Credit Union PO Box 3620909 New York, NY 10129.

Shared Branching
Sometimes—when you’re running errands, driving kids all over, or working far from home—you just can’t make it to your own credit union. So walk into any credit union with the Shared Branch symbol and access your accounts right there—for free.

You can find the nearest location by visiting our website at:
http://www.1199federalcu.org or on our mobile app.

Holiday Closings
Thanksgiving Day - November 22
Day After Thanksgiving - November 23
Christmas Day - December 25
New Year’s Day - January 1
**Holiday Skip-A-Payment**

*Skipping a payment is like “making a loan to yourself” and will allow you to take the stress out of the season, and take charge of your holiday budget!*

Providing you are current in your payments, you can get the extra money you need for this financially demanding time of year. **Members who have weekly payments will skip four payments and those who have bi-weekly payments will skip two payments.**

There is a low $35 processing fee per loan that we will automatically deduct from your Share Savings. If you make automatic loan payments through Direct Deposit or Payroll Deduction, your payment will be deposited into your Share Savings Account. Interest will continue to accumulate during the month you skip your payment, as it will lengthen your loan term. Your loan should be current and must have not missed any payments in the last 12 months.

Call us at (212) 957-1055, stop by our office or visit our website at [http://www.1199federalcu.org](http://www.1199federalcu.org) for additional information.

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**New & Used Vehicle Loans**

Finance your vehicle or refinance your vehicle loan from another financial institution with the 1199 SEIU Federal Credit Union to benefit from our amazingly low rates to lower your monthly payment. To apply and/or refinance, contact a loan officer today by stopping by or calling us at (212) 957-1055 ext. 1010 & 1026.

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**Products and Services are as follows:**

- **ACH Origination**
  (External Transfers to and from your 1199 SEIU Federal Credit Union account)

- **Mobility App**
  (Allows members to view their balances, transfer funds and locate nearby ATM’s and Shared Branches)

- **Online Enrollment**
  (Open a Checking, Holiday or Vacation club account online)

- **EMV Security**
  (Debit cards are equipped with EMV chip security for added protection)

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**Caring for Those Who Care for Others**

Since 1940
Where Members Come First