



**1199 SEIU Federal
Credit Union**

"For Your Financial Health"®

An All New Name, All New Credit Union!

**Fourth Quarter
2024**

Advantage

A Healthy Solution for Your Personal Financial Needs

We are excited to unveil our new identity: I AM Federal Credit Union!

This name powerfully reflects our dedication to empowering our members, cultivating a strong sense of community and belonging. Every member is a vital part of our credit union, our new name celebrates the spirit of unity and inclusion that drives us forward.



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. 1002, 1010,
1011, 1017.

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
William Kee - Secretary
Jean Joachim - Member
Anthony Garcia - Member
Patricia Smith - Member



Equal
Opportunity
LENDER

NCUA



Investing in All Members

**WELCOME
TO:
I Am
Federal
Credit
Union**

(Formerly 1199 SEIU FCU)

Stay Connected!

Stay tuned for more updates and exciting news in the coming months.

Follow us on social media and visit our website to stay informed about our latest initiatives and offers.

Expanding Our Field of Membership

In our ongoing efforts to serve our community better, we are excited to announce the expansion of our field of membership to include underserved areas. This initiative aims to provide financial services and support to those who need it most, ensuring that everyone has access to the resources they need to achieve their financial goals.

Why the Change?

Our rebranding to I Am Federal Credit Union is more than just a name change. It represents our renewed dedication to our core values of integrity, accessibility, and member-centric services, prioritizing our members' needs and experiences, and anticipating their demands. Thus, everything from a flexible pricing policy to donations, a friendly community, and personalized communication at every touch point counts. We want our name to reflect the personal connection we have with each of our members and our commitment to their financial well-being.

Join Us in Our Mission

We invite you to join us in our mission to make a positive impact in our community. Whether you're a long-time member or new to our credit union, we are here to support you every step of the way.

Together, we can achieve great things.

**We look forward to continuing to serve you
and our community with excellence.**



Holiday Closings

Martin Luther King's Birthday
January 20

President's Day – February 17





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.

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

HOW TO GET A SMALL LOAN?



Small Dollar Loan Products

Is your credit in need of repair?
Want to become financially stable?

Inquire about our Small-Dollar Loan Program with no credit check and our financial counseling services today.

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 ATM's, 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)



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.



Get It 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.*

Welcome to Your New Credit Union!
Debuts in 2025

I Am Federal Credit Union



We're Working Hard for Your Financial Health!

Since 1940
Where Members Come First

Happy Holidays to YOU!!