

# Membership MATTERS

Published for Members of PriorityONE Credit Union of Florida • Fall 2017



## Wheels Worth Falling For



Many Makes  
and Models

### ONE DAY AUTO SHOWCASE

Saturday, November 4, 2017 • 9:00 am – 5:00 pm  
3000 N. University Drive • Sunrise (North open lot next to building)

Rates as low as  
1.38% APR\*

- 🍂 No Payments for 90 Days\*\*
- 🍂 Up to 100% Financing
- 🍂 Fair Value for Trade-ins

Refreshments  
& Giveaways!!

- 🍂 New and Pre-owned Vehicles
- 🍂 Free Auto Advisors Service
- 🍂 On the Spot Financing

### AUTO ADVISORS STAND BY THEIR VEHICLES!

Exclusive privilege for PriorityONE members:

### GET YOUR CAR LOAN PRE-APPROVED TODAY!!

To apply, visit us at [www.priorityonefl.org](http://www.priorityonefl.org), call 954-335-5100/option 2 or stop by any PriorityONE office.

\*Annual Percentage Rate. 1.38% APR for new and used vehicles 2016 and newer with less than 30,000 miles for 720+ credit score and a max term of 36 months; 2.18% APR for used vehicles 2012 and newer with less than 30,000 miles for 720+ credit score with a maximum term of 36 months. \*\*Interest will accrue during the first 90 days

## Fall Into Lower Rates and Become Financially Fit!

### Could Your Loan Payment Use a Trim?

Just take a little off the top. If the only thing standing between you and the new car you need is a lower payment, the Payment Trimmer Loan can be an option for you...

- 🍂 Looks like a lease but better!
- 🍂 Ensures shorter loan terms
- 🍂 Requires no money down and eliminates risk of negative equity
- 🍂 Creates the flexibility for a "walk away" option



Everything looks better with a quick trim. See what our **Payment Trimmer Loan** can do for you.

### In the Market for Buying a Car?

Join us at our **AUTO BUYING "TIPS" OPEN HOUSE**

Bring your questions and we'll give you answers. Auto Advisors will be on hand. Questions might include:

- How to find the right car for you
- How to get the best price
- Buying vs Leasing
- Understanding Warranties
- Using the Kelley Blue Book

Friday, Oct. 20  
3:00 pm-5:00 pm  
Sunrise Location

Questions beforehand? Give us a call at 335-5100.



# Ways We Can He

## CardValet Keeps Your Debit Card in the Palm of Your Hand

If you're looking for a better way to safeguard your debit card from fraud, we have just the solution. CardValet is a FREE smart phone app launched by PriorityONE that reduces the risk of unauthorized purchases and increases the security of your debit card.

- Turn your card on when you need it, off when you don't
- Set alerts for transaction amounts, locations or types of merchants
- Monitor family spending by limiting where, when and how family debit cards are used
- Receive notifications of declined transactions
- Find nearby ATMs

With access to what's happening with your purchase activity at all times, CardValet is a simple way to protect your card and your accounts. Visit the Apple Store or Google Play now to download the PriorityONE CardValet app.



## Fraud Tips

### ...for Seniors



- Don't give out personal banking information, credit card numbers or social security numbers to anyone who calls. Scams may include a charity asking for a donation, confirmation of a sweepstakes or promising information on new health miracle products.
- Don't hire someone who shows up at your door. If you're told your plumbing needs to be fixed, or the roof needs repairs, the scammer may take money, but never do the work.
- Don't give money to someone who calls from a "government agency" requesting money; ask for a certified letter on an official letterhead.
- Consider putting your phone number on the National Do Not Call registry by phoning 1-(888) 382-1222 or visit [www.donotcall.gov](http://www.donotcall.gov). This will help to limit phone calls from telemarketers.

### ...for Everyone



- Due to the recent hurricane and flooding, be wary of car fraud. Check CarFax or AutoCheck. You can also go to the link below to verify that the car you are about to buy has not been reported as stolen or salvaged: [https://www.nicb.org/theft\\_and\\_fraud\\_awareness/vincheck](https://www.nicb.org/theft_and_fraud_awareness/vincheck)
- Check your accounts often with our Mobile App, ZIP-24, text message and online banking.
- With your due diligence and account monitoring, you are our first line of defense to stopping fraud
- If you have moved, it is important that you update your address and phone number via our branches, secure website or mail.
- Be aware of "Too good to be true" check scams: Checks are used in a variety of schemes/scams, for example secret shopper, craigslist, sweepstakes, and new job opportunities with the request that you cash and return funds to sender.



# Ip To Protect You

**There's Only ONE YOU. Let's Keep It that Way.**



Equifax announced that it suffered a data breach back in July and as many as 143 million US consumers are impacted. Identity theft is consistently the number one complaint to the Federal Trade Commission. Rampant data breaches, impacting millions of records, are putting consumers at great risk of identity theft. It can happen to anyone – regardless of your age and income, where you live, or how careful you are.

Restoring your identity on your own can be time-consuming and stressful. Because of this overwhelming problem, PriorityONE has partnered with one of the nation's most trusted names in Identity Theft Protection to provide comprehensive Identity Theft Recovery Services.

Recovery Services covers your checking accounts and includes the following services...



## **Fully Managed Identity Theft Recovery**

- Place fraud alerts at the 3 major credit bureaus
- Work to remediate all fraudulent activity
- Support law enforcement as they work to stop the criminals using your identity
- Follow up with you for 12 months

## **Lost Document Replacement**

- Recovery advocate will work for you to obtain replacements

## **Family Coverage**

Fully manned Identity Theft Recovery automatically extends to three generations of your family including:

- Spouse or domestic partner
- Dependents under 25
- IRS-qualified dependents
- Parents living with you or in elder care

## **Expense Reimbursement**

- Included is up to \$10,000 of Identity Theft Expense Reimbursement Insurance. This covers out-of-pocket expenses incurred during the recovery of your identity such as attorney's fees, lost wages and more.

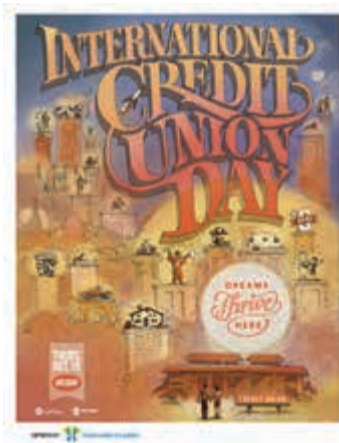
**Make sure you are protected! To sign up or get details about this great program, call us at 954-335-5100/option 2, or visit [www.priorityonefl.org](http://www.priorityonefl.org), go to Products/Services and click Identity Theft Program.**





# Save The Date

We're celebrating International Credit Union Day during the entire week of **October 15 to 21**. Stop by any of our branches! Take advantage of our great promotions and fun giveaways! Your dreams thrive here and we're glad to help you bring them to life.



**ENJOY EXCLUSIVE SAVINGS EVERY DAY**



## Is Money Tight During the Holiday Season?

### Ask us about our **DECEMBER SKIP-A-PAYMENT**



We recognize that sometimes spreading holiday cheer means that we spread ourselves too thin, financially. If you're feeling overwhelmed, PriorityONE is serving up some relief with our Skip-A-Payment program.

If you are a member in good standing, current on your PriorityONE loan and had no delinquency or extensions during the past 12 months, you can choose to skip your December loan payment. There is a \$25 processing fee per loan. Simply complete and submit the Skip-A-Payment form today.

Name \_\_\_\_\_

Loan Account # \_\_\_\_\_

Pay the \$25 processing fee for each loan from my:  Savings  Checking  
Defer my loan payment on my loan account listed above. I understand all terms and conditions apply. The interest will still accrue on the unpaid balance at my contract rate and will extend my final loan payment by one month.

X \_\_\_\_\_ Date \_\_\_\_\_  
Signature/Primary name on loan

\*The loan must be at least 6 months old and in good standing and have had no delinquency. Only one offer per loan, per 6-month period. Separate form required for each loan. Credit cards and first and second mortgages are not eligible. Form must be submitted at least one week before loan payment is due. Loan payments set up biweekly will be advanced two biweekly periods, an equivalent of one-month period. Members who have obtained payment extensions within the last 6 months are not eligible for this skip-a-pay.



Get more from your credit union membership at [LoveMyCreditUnion.org](http://LoveMyCreditUnion.org)

### Holiday Closings

**Columbus Day**  
Monday, October 9, 2017

**Veterans Day**  
Saturday, November 11, 2017

**Thanksgiving Day**  
Thursday, November 23, 2017

**Christmas Day**  
Monday, December 25, 2017

**New Year's Day**  
Monday, January 1, 2018



**CONTACT CENTER:** (954) 335-5100 • Toll Free: (877) 635-3333  
**ZIP-24:** (954) 572-8989 • Toll Free: (800) 348-2728

Federally insured by NCUA

**SUNRISE:** 3000 N. University Drive  
Lobby: Monday - Thursday 9:30 am - 4:00 pm • Friday 9:30 am - 6:00 pm  
Saturday 9:00 am - 1:00 pm  
Drive thru: Monday to Friday 8:00 am - 6:00 pm • Saturday 9:00 am - 1:00 pm

**CORAL SPRINGS:** 1700 N. University Drive, Suite 100 (next to Chili's)  
Lobby and drive thru: Monday - Thursday 9:30 am - 4:00 pm  
Friday 9:30 am - 6:00 pm • Saturday 9:00 am - 1:00 pm