

Membership MATTERS

Published for Members of PriorityONE Credit Union of Florida • Fall 2019

RED HOT Rates



One Day Auto Showcase

SATURDAY, NOVEMBER 2nd • 9AM - 4PM

3000 N. UNIVERSITY DRIVE (NORTH OPEN LOT NEXT TO BUILDING) • SUNRISE



- 🔥 Rates as low as 1.78% APR¹
- 🔥 No payments until 2020²
- 🔥 Free Auto Advisors service
- 🔥 Many makes and models
- 🔥 New and pre-owned vehicles
- 🔥 Refreshments and Giveaways

GET YOUR CAR LOAN PRE-APPROVED TODAY!

To apply, **visit us at** www.priorityonefl.org, **call** 954-335-5100/option 2 or **stop by** any PriorityONE office from 9:00 am to 4:00 pm
Coral Springs: 1700 N. University Drive, Suite 100 (next to Chili's)
Sunrise: 3000 N. University Drive

¹Annual Percentage Rate. Rates as low as 1.78% APR for A+ members having 720+ credit scores to purchase new and used vehicles 2017 and newer, with less than 10,000 miles, for a max term of 36 months. The promotional rate will be available 10-26-19 through 11-09-19. Subject to credit union lending guidelines. ²Interest will accrue during the first 90 days. ³You must be a PriorityONE Credit Union member. When you purchase a vehicle at this event, Auto Nation will credit \$500 towards your down payment. Cannot be redeemed for cash. No additional discounts apply.

GET A \$500 CREDIT AT CLOSING TOWARD YOUR DOWNPAYMENT!³

Happy buyers and staff at our last car sale!



Move Your Car Loan in a New Hot - HOT - Direction



TO DO LIST

MUST REFINANCE CAR!!!

-  Tell Vicky and Tom about PriorityONE Credit Union's "up to 3% off their current auto loan rate"*
-  Remind Amy that the first payment will be in 2020**
-  Remember to tell the family to apply at PriorityONE Credit Union ASAP!
-  Reward myself for saving the family \$\$\$!

*Subject to credit union guidelines. This promo is for vehicles currently financed at other financial institutions. Floor rate is 2.49% Annual Percentage Rate. **Interest will accrue during the first 90 days.

Points That Really Add Up



You'll earn points with every dollar you spend with your **PriorityONE Visa Platinum credit card** if you're a CURewards member. That means you'll earn rewards faster for travel or premium merchandise when you enroll. So what are you waiting for?

- **Longing for an excursion?** Use your points for airfare, cruises, hotels or tour packages.
- **Looking to pamper yourself?** Your points are good toward brand name electronics, housewares, jewelry and more!

Earn rewards without limits. Visit www.curewards.com to learn more.

Get our VISA app today. Simply go to the Google store or the Apple app store and download your free APP!



Rates and terms are subject to change without notice. Some restrictions may apply. Approval is subject to credit union loan policies and guidelines. Rates are subject to creditworthiness.

Help Us Celebrate International Credit Union Day

Join us on **Thursday, October 18th** as we celebrate the positive impact PriorityONE Credit Union and all the financial cooperatives around the world have made in the lives and communities they serve.

The cooperative spirit has led to life-changing opportunities for people here in South Florida who have wanted to start their own business, own a home or live a financially stable life.



Help us celebrate YOU and our community on this day. Goodies and refreshments served.

Local Service. Global Reach.



Shared Branching to Help You with Holiday Shopping!

Don't let the hustle and bustle of the holidays get you frazzled. PriorityONE provides you with the service benefit of Shared Branching with over 5,500 branches nationwide!

So no matter where you are around town (or across the country), you'll find a partner credit union nearby. Simply provide your credit union's name, your account number and present a valid photo ID.

To find a location near you, go to: <https://www.priorityonefl.org/home/about-us/shared-service-center>



Safeguard with Our Visa Debit Cards



Want the convenience and security of not carrying cash? We've got the solution! Use your Visa debit card at any ATM or merchant displaying the Visa logo. Plus, receive purchase rewards from merchants.

Don't Have a Checking Account?

No problem. We now offer a debit card designed for members who only have a PriorityONE savings account. Enjoy peace of mind in making your purchases securely and electronically along with added safety features with our free CardValet app.

Use our Card Valet app and have even more control of your account with settings to lock your card when not in use and to receive immediate alerts about account activity. Go to Google Play or the App Store and download today.



Love what
we do for you
at PriorityONE?

Tell your friends &
share the love!

Romance Scams

Online Imposters Break Hearts and Bank Accounts

What is a romance scam? A fraud that targets victims with companionship and friendship, with a goal of having the victim send them money for a variety of reasons such as travel, medical care, business opportunity, etc.

Don't Become a Victim

- ♥ Research the person's photo and profile using online searches to see if the material has been used elsewhere.
- ♥ Go slow and ask lots of questions.
- ♥ Beware if the individual seems too perfect or quickly asks you to leave a dating service or Facebook to go "offline."
- ♥ Beware if the individual attempts to isolate you from friends and family or requests inappropriate photos or financial information that could later be used to extort you.
- ♥ **DO NOT share your Login credentials, account or debit card information with anyone.**
- ♥ Beware if the individual promises to meet in person but then always comes up with an excuse why he or she can't. If you haven't met the person after a few months, for whatever reason, you have good reason to be suspicious.
- ♥ Never send money or gifts to a sweetheart you haven't met in person.
- ♥ Talk to someone about this new love interest. And pay attention if your friends or family are concerned.
- ♥ If you suspect a romance scam, cut off contact right away. Then, report the scam to the FTC at ftc.gov/complaint. Notify the dating site where you met the scammer, too.



Unwrap Your Payment Gift with Skip A Pay

With the expenses of the holiday season fast approaching, your credit union is here to help with our Skip A Pay program. For a fee of only \$25 per loan, you can choose to skip your December loan payment(s) on any loan in good standing*.

Unwrap your payment gifts so you'll have some extra cash for those extra holiday costs.

Simply apply online or visit us at our branch in November to make arrangements to skip your loan payments in December.

**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. Recurring external loan payments must be stopped by member during this Skip-A-Pay period.*



SKIP A PAY REQUEST FORM

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 this Skip-A-Pay 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 _____
Signature/Primary name on loan

Date _____



Holiday Closings

Columbus Day

Monday, October 14, 2019

Veterans Day

Monday, November 11, 2019

Thanksgiving

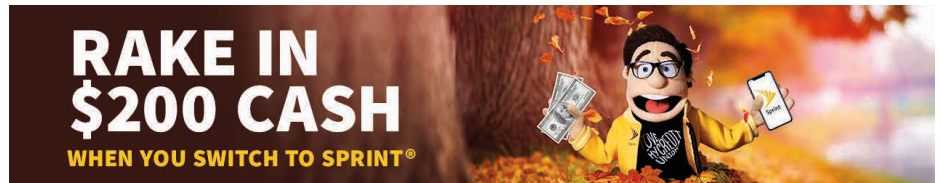
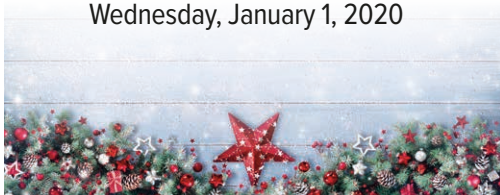
Thursday, November 28, 2019

Christmas

Wednesday, December 25, 2019

New Year's

Wednesday, January 1, 2020



Switch to Sprint and Save:

You get \$200 in cash rewards on up to 2 lines when you switch to Sprint. Plus, lines 3, 4 and 5 are free! That means savings of more than \$800 over Verizon in your first year. With Sprint's 100% satisfaction guarantee for the first 30 days, you can be certain that you'll love your plan or get your money back.

Claiming your cash rewards is easy as apple pie:

1. Open a new Sprint account and mention that you're a credit union member.
2. Register your new lines at LoveMyCreditUnion.org/Fall19
3. Cash rewards will be deposited directly into your credit union account within six to eight weeks.

Don't miss out on hundreds in savings. Switch to Sprint and claim your rewards today!

Visit LoveMyCreditUnion.org/Fall19 to learn more.

Cash Reward: Via deposit. \$100 per line, max 2 lines. Req. qualifying plan and registration within 30 days of activation. Loyalty Reward: Via deposit per account. Basic: After 9/30/20 pay \$60 a month for line 1, \$40 a month for line 2 and \$20 a month per line for lines 3 thru 5, with AutoPay. Offer/coverage not available everywhere. Requires new lines of service. Subject to credit & \$30 activation fee. Excludes taxes, fees, and roaming. Speed maximums, use rules and restrictions apply. Unlimited Basic compared to Verizon Start Unlimited for 5 lines, features differ.



CONTACT CENTER: 954-335-5100

Toll Free: 877-635-3333

ZIP-24: 954-572-8989

Toll Free: 800-348-2728



Mobile App



Facebook

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

