

Membership MATTERS



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PriorityONE Credit Union of Florida wishes all of our members a happy, healthy and prosperous new year!

President's Message

As the President and CEO of this organization, I'd like to thank you for having the trust and confidence in our credit union. Whether your goals include securing your first mortgage, a car loan for a college bound student, a checking account paying 2% interest, making a mobile deposit, helping you negotiate the best deal ever for a new or used vehicle, or just stopping by and having a cup of coffee with us and chatting with our amazing staff, we are proud to be a part of your community!



We take great pride in delighting our long time members while also capturing younger members. Our extensive product offering allows us to offer all the traditional products that our long-time members have been known to rely upon while also making sure we have what the future of our community requires such as online banking, mobile deposits, text messaging, high tech fraud reduction application to name a few. We believe our credit

union provides our members with far superior member service than what you would receive from a national mega-bank. As our members are noticing, we have positioned ourselves as a "boutique" establishment. We are readily available to talk with our members and are truly interested in feedback so that we can build a stronger organization. We have implemented an Advisory Board (AB) where we listen to younger people tell us what is important to them when selecting a financial institution. I lead our AB group so that our management team better understands the millennial market. While we are listening to this important group, we are simultaneously grooming them to become potential future board of directors to help guide our credit union.

We thank you for continuing to refer your friends, family, neighbors and co-workers to our credit union and spread the word of what we are all about today and always. Happy New Year!

Nancy Rappaport
President/CEO

2018
Year of Saving

Resolutions to STAND FIRM

- ★ Refinance your Car Loan and keep more money in your pocket!
- ★ Payment Trimmer- almost like a car lease but better!
- ★ How to SAVE with Certificates of Deposit!
- ★ Fraud- Keep the money in your wallet and not someone else's with CardValet!
- ★ Don't forget about our great Money Market rates!

2018 THE YEAR

ENCORE

REV UP your savings!

Trade in your
current loan that's
with another
lender and **SAVE!!**

This January 1 to
February 28, save
hundreds – even
thousands – of dollars
over the term of your
car loan.

Apply today!



¹Floor rate as low as 2.49% Annual Percentage Rate. Subject to credit union lending guidelines. Refinance offer applies to new and used vehicles. Offer excludes vehicles currently financed with PriorityONE Credit Union of Florida. Copy of current contract must be provided to verify existing loan rate. ²Loan amount \$10,000 to \$19,999, member will receive \$100. Loan amount \$20,000 and up, member will receive \$250.

A Little *LESS* Can Mean A Whole Lot *MORE*



Payment Trimmer Loan

When it's time to finance your next automobile, less can mean a whole lot more. Even the difference of a few dollars can put your next car within reach and help you keep your budget balanced. With our **Payment Trimmer Loan**, we'll get you in a new or pre-owned vehicle with a plan that looks like a lease, but better:

- Ensures shorter term loans
- Requires no money down and eliminates the risk of negative equity
- Creates flexibility for a “walk away” option

See how a little less spent in monthly payments can put a whole lot more in your pocket with our **Payment Trimmer Loan** program. Call us or stop by for more information.

Stuck in the Undertow of High Interest Credit Cards?

If it feels like you're drowning in debt with high interest rate credit cards, here's a solution that will get your finances afloat. Transfer your outstanding credit card balances from other lenders to a PriorityONE Platinum Visa Card.

Enjoy smooth sailing:

- Rates as low as 7.99% APR*
- No annual fee
- Reward points for free travel and merchandise

*Annual Percentage Rate. Subject to credit union lending guidelines. 7.99% applicable for credit scores of 760 and above. Rates subject to change.



Protect Your Wheels...it costs less at your credit union!

GAP: With Guaranteed Asset Protection (GAP), PriorityONE ensures peace-of-mind should you permanently lose use of your vehicle through accident or theft.

EXTENDED WARRANTY: The dream of vehicle ownership can become a nightmare when it comes to costly repairs. Enjoy protection even after the manufacturer's warranty expires with our money-saving Extended Warranty program.

EXAMPLE COVERAGE:

Repair Needed	Without Coverage	With Coverage
Engine	\$3,650.00	\$0
Transmission	\$3,175.00	\$0
Air Conditioner	\$1,800.00	\$0

R OF SAVINGS!

Save Yourself from e-Crime



Risk of account fraud and identity theft is an ever-present concern as fraudsters become even more savvy in their efforts to take advantage of others.

PriorityONE's **CardValet** app is helping to save our members the time and cost of compromised accounts and personal information. With this tool at your fingertips, as a download to your mobile device, you can:

- Turn your card on when you're shopping, turn it off when you're not.
- Set alerts for transaction amounts, locations and merchant types
- Monitor family spending by limiting where, when and how family debit cards are used
- Receive notification on declined transfers
- Find nearby ATMs

CardValet provides a simple way to help protect your hard-earned money and save yourself the cost and inconvenience of recovering from your data being compromised. Visit the Apple Store or Google Play to download the free PriorityONE CardValet app today!

Sign up for CardValet
and be entered to win

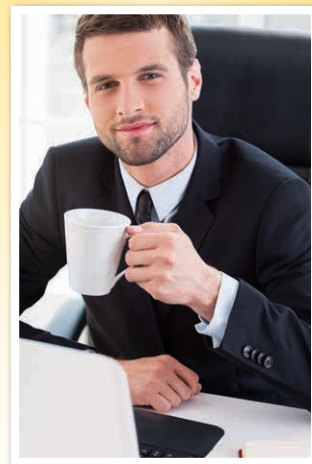
\$250.00

From January 15th -
March 15th

There's Only One You... Let's keep it that way.

PriorityONE Credit Union of Florida has partnered with one of the nation's most trusted names in Identity Theft Protection to provide comprehensive Identity Theft Recovery Services.

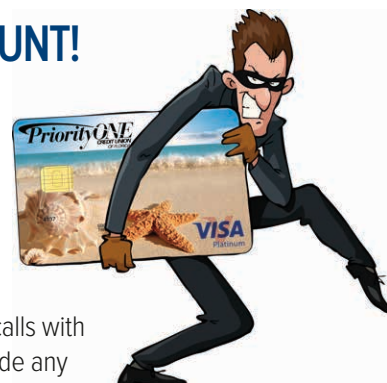
Learn more online by visiting the Identity Theft Protection link under our Products/Services menu.



Fraudsters are hard at work...

Protect your ACCOUNT!

- Monitor account activity frequently via CardValet, Online and Mobile banking.
- Set up transaction alerts.
- Treat all unsolicited phone calls with skepticism and do not provide any personal information.
- We feel generous during the holidays. Be wary of 3rd party organizations that claim they are collecting donations on behalf of the legitimate organization.



Protect your CREDIT CARD!

- When shopping online, do business with companies you know and trust.
- Know where your card is at all times. Where is your card?

Year In Review

PriorityONE SAVES the day
with their
Community Action Group (C.A.T.)!



Save The Date

**Mortgage Workshop:
Understanding Your Credit**

Saturday January 20, 2018, 10:00 am - 11:30 am.
Location: 3000 N. University Drive, Sunrise, FL.
RSVP to Dianna at 954-335-5131. *Stay tuned for future Mortgage workshops!*

Annual Meeting

Come meet the Board of Directors and other fellow members and learn about all the successes we have had in 2017 and all the ways you can save in the coming year.

Thursday February 15, 2018 • 3:00 pm
3000 N. University Drive • Sunrise, FL

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 15, 2018

Presidents' Day
Monday, February 19, 2018



\$100 CASH REWARD WITH EVERY NEW LINE

It's Sprint's best Credit Union Member Cash Rewards offer ever — another BENefit of membership!

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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