

Membership MATTERS

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From our PriorityONE family to yours...wishes for a happy, healthy and prosperous New Year.

Turn Your Home into a Power Tool!

Renovation. Education. Consolidation.

A PriorityONE home equity line of credit gives you the power to do it all. Power up with these great benefits:

- NO closing costs*
- Incredibly LOW rates
- FAST closings

You've got the power to apply for a home equity line of credit your way:

- Log on to www.priorityonefl.org – or –
- Call 954-335-5100 – or –
- Stop by any of our offices

Hurry – no closing costs offer is for a limited time only.

*Includes drive-by appraisal fee of up to \$300 which will be reimbursed at closing. If Home Equity Line of Credit is paid in full and closed before 24 months, member will refund all closing costs paid by PriorityONE.



HOLIDAY

DEBT

Weighing
You Down?



See us for an After-the-Holiday loan!

The holidays may be over, but is all that holiday cheer you spread now showing up in your mailbox as bills, bills, bills?

Rates as
low as **7.99%**
APR*

Simplify your life with just one monthly payment and ease the stress on your budget with an After-the-Holiday Loan from your credit union. Rates start at just 7.99% APR.* Chances are our low rates will save you a bundle in finance charges compared to those high interest department store charges and bank credit cards.

So, if holiday debt is weighing you down, go ahead and take a load off. Consolidate all those higher interest bills into one easy, convenient payment at PriorityONE. To apply for your After-the-Holiday Loan, complete a loan application online at www.priorityonefl.org, call in your loan to 954-335-5100 or stop by any PriorityONE office.

*Annual Percentage Rate. Subject to credit union lending guidelines. Actual rate may vary depending on credit worthiness.

Win Your Share of \$25,000 with TurboTax



File your taxes online with TurboTax for a maximum tax refund, guaranteed and a chance to win your share of \$25,000!

Visit us online at www.priorityonefl.org and click on TurboTax for details.

Sharing Is Caring

\$25 for You/\$25 for Them



Love banking at PriorityONE? Don't keep it to yourself! Share the benefits of membership by referring a family member or eligible friend or co-worker for membership.*

And when you refer someone who opens a savings and checking account, you'll each receive \$25! The more people you refer who join PriorityONE, the more money you earn.

Show your care and share! Tell everyone you know how easy it is to save money with low auto rates, low credit card rates, free checking and other great financial options. Log on to www.priorityonefl.org for a Sharing Is Caring referral form and pass it along.

**New members must meet membership eligibility requirements.*

How Safe Is Your Money at PriorityONE?

VERY SAFE! That's because your deposits are insured by the National Credit Union Share Insurance Fund (NCUSIF) that provides all members of federally insured credit unions with up to \$250,000 in coverage for their individual accounts. (IRAs are separately insured up to \$250,000). This share insurance protection is provided by the National Credit Union Administration (NCUA), and backed by the full faith and credit of the United States Government.



Team Up Free Checking, Convenient Services and Bank on the Go

Discover how PriorityONE Checking plus online and mobile banking sets you free

Open a free checking account with us and enjoy the added convenience of online and mobile banking. No fees. Just easy access to your account wherever you go. Together, our free checking, online banking, and mobile app are a powerful team that delivers total freedom and convenience.

Free Checking

We offer several flexible options for checking accounts based on your needs with:

- No monthly fees
- No minimum balance requirements
- Unlimited check writing
- Free debit card



Free Online Banking

It's safe, secure, and available 24-hours a day. With our free online banking you can:

- Get your account balances
- Transfer funds and reconcile accounts
- Print copies of cleared checks
- Receive, view, and store online statements



Free Mobile App

Download and go:

- View account information
- Transfer funds
- Make a loan payment
- Deposit checks using your phone or tablet



Team up our free checking account with our free convenient services and you've got the freedom to bank on the go.

Join the Sprint Network and SAVE



Tired of all the dropped calls, slow speeds and pricey monthly bills? Make all of those a thing of the past with the Sprint Credit Union Member Discount. Credit union members can save hundreds each year on their monthly service – all while enjoying Sprint’s fast, reliable, 4G LTE network.

There are two ways to save with Sprint:

Individuals

- Get a **10% discount** on select regularly priced Sprint monthly service
- Have your **activation fee on new lines waived** (up to \$36 in savings)
- Have your **upgrade fee waived** (up to \$36 in savings)
- Use **Corporate ID: NACUC_ZZM** to claim your discount

Credit Union Member Verification

Verification is easy and only takes a few minutes to complete. There are four ways to verify credit union membership:

- 1 Free Love My Credit Union Rewards app for Android and/or iPhone.
 - iPhone users find it at the **Apple App Store**.
 - Android users find the app in **Google Play**.
 - Search for “Love My Credit Union Rewards.”
 - You will be prompted to black out all confidential information within the app.
- 2 Fill out and fax the Sprint verification form and supporting documents to the Sprint Corporate Accounts: 913.523.1987 or toll free: 877.687.8211.
- 3 Visit www.Sprint.com/verify from a mobile device.
- 4 Sign up for Sprint’s AutoPay using your credit union’s checking account or credit union debit/credit card: <http://www.sprint.com/>.

Start getting clearer calls, fewer dropped calls and a faster network today with Sprint. Visit LoveMyCreditUnion.org/Sprint to learn more and to start saving with the Sprint Credit Union Member Discount.

Drive a Great Deal



If you’re ready to purchase a vehicle and prefer an easy, no hassle car buying experience, call CarFinders’ Sherry Holop at 954-335-5100, ext. 113 and ...

- Provide a description of the new or used vehicle you want to purchase (make, model, color, options)
- Relax while CarFinders locates the car and negotiates a great price for you

Plus, make no payments for 90 days* when you use CarFinders!

Get your auto loan pre-approved by us and then ask for CarFinders to drive a great deal.



**Interest will accrue during the first 90 days.*

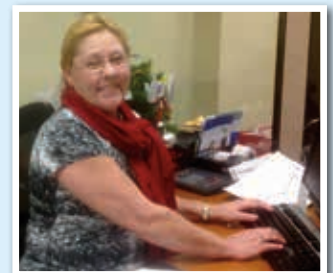
Sunrise Team Focus

“It’s All About the Service.”

Our Sunrise team has one goal ... to distinguish themselves from other financial institutions by creating a welcoming, friendly environment for members and their families so they come to us for all their financial needs.

And, according to one of our members, they seem to be living up to their own expectations.

“...we have had the best customer service ever with Chris! She has always been so professional and prompt, excellent person to deal with.”



Way to go, Sunrise Team!



Sunrise Representatives (from left) Marilyn, Sheila, Heather, Bina, Cesar and Jeannie. Front row - Sunny and Racquel

Q. Can I roll a retirement plan distribution into an IRA?

A. If you're asking this question, you probably have a 401(k) or other retirement plan through a former employer. The short answer is yes--most retirement plans allow you to roll your plan funds over into an IRA after you've left your employer's service. However, there is more than one way to do a rollover, and how you do it can be critical.

In most cases, your best strategy is to do a direct rollover. This is a direct transfer of funds from your employer-sponsored plan to your IRA. The administrator of your employer-sponsored plan may send the check right to the trustee of the IRA you have selected. That way, the money never passes through your hands. Alternatively, the plan administrator may give the check to you to deliver to the IRA trustee. This also qualifies as a direct rollover as long as the check isn't made payable to you. Instead, it should be made payable to the IRA trustee for your benefit. A direct rollover will avoid tax consequences and penalties.

You can also do an indirect rollover, but it's rarely a good idea. Here, the check is made payable to you. When you receive the check, you cash it and deposit the funds in the new IRA within 60 days. The big drawback: Before releasing your plan funds to you, the plan administrator is required to withhold 20 percent of the taxable

amount for federal income tax. To make sure you deposit the correct amount, you must replace this 20 percent out of your own pocket. However, if you properly follow all the IRS rules for rollovers, you will avoid tax consequences and can get back the amount withheld for taxes when you file your annual income tax return.

You can roll your distribution into either a traditional IRA or Roth IRA. If you roll the funds over into a Roth IRA (often called a "conversion") you'll include the taxable portion of the distribution in your taxable income in the year you roll the funds over. (A distribution from your retirement plan's Roth account can only be rolled over into a Roth IRA.)

Finally, you may not be allowed to roll over certain types of retirement plan distributions into an IRA.



For details, call David Ladin, Financial Services Representative at 954-401-9548 or email him at David.Ladin@cunamutual.com org.



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Annual Meeting Date Set

All members are invited to attend the 66th Annual Meeting of PriorityONE Credit Union. Come learn about our progress during 2014 and the future direction of YOUR credit union.

- Date:** February 26, 2015
- Place:** PriorityONE Sunrise branch Meeting Room (first floor)
- Time:** 4:00 p.m.

Refreshments will be served. We look forward to seeing you there.

Holiday Closings

New Year's Day

Thursday, January 1, 2015

Martin Luther King, Jr. Day

Monday, January 19, 2015

Presidents' Day

Monday, February 16, 2015



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

Monday - Thursday 9:30 am - 4:00 pm • Friday 9:30 am - 6:00 pm

Drive through - Monday to Friday 8:00 am - 6:00 pm • Saturday 9:00 am - 1:00 pm

FORT LAUDERDALE: 1900 West Oakland Park Boulevard (in the Post Office building)

Monday - Thursday 9:30 am - 4:00 pm • Friday 9:30 am - 6:00 pm

CORAL SPRINGS: 1700 N. University Drive, Suite 100 (next to Chili's)

Lobby and drive through hours: Monday - Thursday 9:30 am - 4:00 pm

Friday 9:30 am - 6:00 pm • Saturday 9:00 am - 1:00 pm