

# Membership MATTERS

HAPPY  
NEW YEAR  
2016

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## We've Put Money on the Line for You **LOANS. LOANS. LOANS.**

**blowout  
car loan sale**



**5 DAYS ONLY! January 18 - 22**

**New | Used | Refinances**

*Get Pre-Approved Today!*

Drive off the lot with no hassle, no delay! Apply now online at [www.priorityonefl.org](http://www.priorityonefl.org), call us or stop by the branch nearest you.

As low as  
**1.98%<sup>APR</sup>\***  
Up to 60  
months!

*Not looking for a car? Just a lower car loan rate?*

If your current auto loan is not with PriorityONE and you're paying a higher interest rate, refinance with us during our blow out car loan sale. Drive your car with a lower monthly payment!

\*Annual Percentage Rate. 720+ credit score. Subject to credit union lending guidelines. New and used vehicles between 2013 and 2016 with less than 50,000 miles.

### Borrow from Yourself at a Really **LOW** Rate!

End-of-the-year bonus... tax refund... unexpected windfall? Use your own money to secure a loan for any purpose – at a really low rate - with a Share or Certificate Secured Loan. Using your funds as collateral, you'll enjoy these benefits:

- Interest rate is just 3.00% above your savings or certificate rate
- Your deposits continue to earn dividends
- No credit check and you are establishing or rebuilding credit!
- Your money PLUS dividends is in your account after the loan is repaid!

\*New members must meet membership eligibility requirements.

### Need a **QUICK \$500?**

Check out our EZ Cash Loan. Get \$500 instantly - no credit checks. With a six month term, your loan is paid off quickly and you've helped yourself establish good credit!

### Whatever your borrowing needs may be... we've put money on the line for you.\*

- First Mortgages
- Equity Line of Credit
- Line of Credit/Express Line
- Motorcycle Loans
- Boat Loans
- Visa Platinum Credit Cards
- Title Loans
- Private Student Loans
- And so much more!

**Applying is easy and convenient. You choose:**

**Online 24/7:**  
[www.priorityonefl.org](http://www.priorityonefl.org)

**By phone:**  
954-335-5100

**In person:**  
Visit any of our three locations

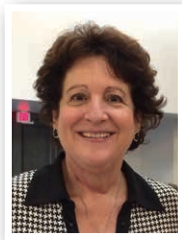
\*All loans subject to credit union lending guidelines.



# BRAVO 2015

## Kudos to Our President and CEO Nancy Rappaport!

Nancy has been recognized as **"One of the Top 10 Woman-Led-Not-For Profit Businesses in Florida."** This prestigious award was presented at the 10th Annual Awards ceremony sponsored by The Commonwealth Institute (TCI). TCI honors women in business who hold leadership positions and provide guidance, growth and friendship for one another.



Nancy has been a great role model not only for women in Florida not-for-profit businesses, but also for all the employees at PriorityONE!

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PriorityONE was **featured in the Credit Union Executive Society's Financial Magazine** for the many significant changes that President and CEO Nancy Rappaport implemented in nearly every area of the credit union since she began her career here.

The case study describes how Nancy successfully moved the credit union through the economic downturn and into the strong financial institution of today.

Kudos to our President and CEO Nancy Rappaport!

## PriorityONE Tops the Charts

Our credit union has been recognized by The Sun Sentinel newspaper as one of **"The Top Workplaces 2015."** This distinction was based on the surveys of over 900 companies and 18,000 employees at businesses, non-profits and government agencies in Broward, Palm Beach and Miami-Dade Counties. The common thread to achieving this honor? Employees feeling connected.



We are proud to serve in an organization where employees feel connected and, as an extension, also reach out to connect with our community (see People Helping People).

PriorityONE was named on the list of **Top 25 Credit Unions in South Florida** by the South Florida Business Journal.

Deana Hennessey, PriorityONE EVP, was named one of Sunrise Chamber of Commerce's **"Sunrise Heroes"**.

★★★ **Highest Ratings...** ★★★

- Better Business Bureau A+ rating
- Angie's List top-rated reviews and ratings

## Sharing is Caring

**\$25.00 FOR YOU / \$25.00 FOR THEM**

Refer someone to PriorityONE Credit Union who opens a savings and checking account between February 1 - 29, 2016 and you'll each receive \$25.00!

Show you 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](http://www.priorityonefl.org) for a Sharing Is Caring referral form and pass it along.

\*New members must meet membership eligibility requirements.





# People Helping People .....

PriorityONE remains committed to the credit union movement's purpose and philosophy established over 150 years ago: "people helping people". With that in mind, through a combination of our time, talents and dollars, PriorityONE gave back to the community.

Our employees volunteered at the following local community organizations, raised money for the less fortunate and fed the homeless in time of need:

## American Cancer Society-Breast Cancer Awareness

### Gateway Community Outreach

### Women in Distress - Kids in Distress

### Back to School Drive

### Moms in Crisis

### Feeding South Florida



**PriorityONE showed the true heart of credit unions - people helping people.**

## Security, Convenience Enhancements

- **EMV Credit and Debit Cards** – extra layer of fraud protection with new chip technology
- **Expanded Contact Center** – live support for debit card users - after hours, weekends and holidays
- **ID Safe Choice Protection** – helps our checking account holders and their family members recover their identity if it is stolen



## Take Control of Your Finances

Tax time, anytime, PriorityONE makes it convenient for you to take control of your finance with valuable resources online at [www.priorityonefl.org](http://www.priorityonefl.org).

### TurboTax

Tax time is right around the corner. Why spend more than you have to? Turbo Tax makes it effortless to do your own taxes and ensures you get the most refund you deserve. It's simple, quick and you can even have your tax refund direct-deposited into your PriorityONE account.

### Online Banking Users Get FinanceWorks™ Free!

Track spending, create budgets, view your spending and saving habits – get your complete financial picture all in one place. Sign-up for Online Banking today and take advantage of this free online management tool.

## Save The Date!

Mark your calendars now to come celebrate another year of the progress and success of PriorityONE at our Annual Meeting. Hear about the credit union's financial position, highlights of 2015 and direction for the future from our President and Board members. We look forward to seeing you there.

**DATE:** February 25, 2016

**TIME:** 3:00 pm

**PLACE:** PriorityONE Credit Union  
3000 N. University Drive  
Sunrise, FL 33322



**Holiday Closings** **Martin Luther King, Jr. Day** • Monday, January 18, 2016  
**President's Day** • Monday, February 15, 2016

## Prepare for Holiday or Vacation Fun with a Club Account

- Was your holiday wish list long but your cash short?
- Dreaming of a fabulous getaway?



### Join the Club!

With our Club Accounts you can reach your goals. A Club Account can be set up to automatically withdraw money from your checking or savings account each month. The designated amount that you specify will be put into a Club Account that earns interest.

All you have to do is choose the amount to save and the month that you want to withdraw the funds. One of the best advantages to our Club accounts is that you never see the money, so it doesn't get spent. It's there when you need it most!

Plan ahead for that fun vacation or for the expenses of the holidays and open your Club Account today.



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

Federally insured by NCUA  LENDER

**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

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

Lobby: 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 thru: Monday - Thursday 9:30 am - 4:00 pm

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