

# Membership MATTERS



Published for Members of PriorityONE Credit Union of Florida • Fall 2016

## CAR-NI-VAL

### ONE-DAY AUTO SHOWCASE

Saturday, November 5, 2016 • 9:00 am - 5:00 pm

3000 N. University Drive • Sunrise (North open lot next to building)

Rates as low as  
1.49% APR\*

Register at event  
to win a  
32" Flat Screen TV

- 📣 No Payments for 90 Days!\*\*
- 📣 Up to 100% Financing
- 📣 Fair Value for Trade-ins
- 📣 Many Makes and Models
- 📣 New and Pre-owned Vehicles
- 📣 Free Auto Advisors Service
- 📣 On the Spot Financing

### THE EVENT YOU'VE BEEN WAITING FOR... JOIN US FOR REFRESHMENTS AND GIVEAWAYS!

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 applies to 2015 model year or newer with less than 30,000 miles. Maximum term of 36 months. Minimum loan amount of \$10,000. Credit score of 720 or above. Credit score of 680 - 719 will be 1.89% APR. Maximum LTV 100%. No additional discounts apply. Subject to credit union lending guidelines. Rates valid from 10/24/2016 to 11/15/2016. \*\*Interest will accrue during the first 90 days.

## 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.

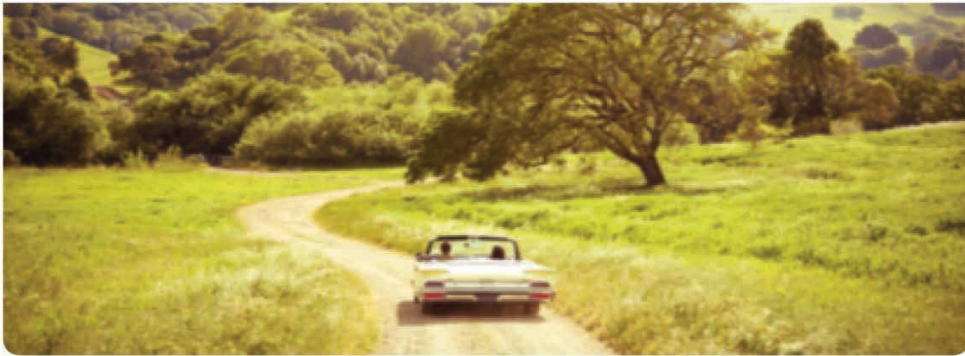
#### EXAMPLE COVERAGE:

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

For more information, or for protection plans, see us at the CAR-NI-VAL!

EVERY GREAT  
**AMERICAN ROAD TRIP**  
 STARTS AT POINT "A"

DEFINE YOUR TOMORROW. SEE A FINANCIAL ADVISOR TODAY.



## Open House: Retirement Readiness (and Investments, too!)

Whether you're starting to think about retirement or you need a sound investment strategy in today's market, stop by our retirement and investment open house at PriorityONE Credit Union of Florida. Financial Advisor Eileen Restrepo\* can help you with Thrift Savings Plans, DROP, 401(k) rollovers, inheritance decisions, and more\*\*.

### Sunrise Branch

Thursday, October 6th and 27th, 2016

3000 N University Drive, Sunrise, FL  
 10:00 a.m. to 1:00 p.m.

### Fort Lauderdale Branch

Thursday, October 13th and November 3rd, 2016

1900 West Oakland Park Boulevard, Fort Lauderdale, FL  
 10:00 a.m. to 1:00 p.m.

### Coral Springs Branch

Thursday, October 20th and November 10th, 2016

1700 N University Drive, Ste 100, Coral Springs, FL  
 10:00 a.m. to 1:00 p.m.



Financial Services

Located at



*\*Securities sold, advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor. CBSI is under contract with the financial institution to make securities available to members. **Not NCUA/NCUSIF/FDIC insured, May Lose Value, No Financial Institution Guarantee. Not a deposit of any financial institution.** CUNA Brokerage Services, Inc., is a registered broker/dealer in all fifty states of the United States of America. \*\*Prior to requesting a rollover from your employer sponsored retirement account to an Individual Retirement Account (IRA), you should consider whether the rollover is suitable for you. There may be important differences in features, costs, services, withdrawal options and other important aspects between your employer sponsored retirement account and an IRA. FR-1516655.1-0616-0718*

## We're Celebrating International Credit Union Day and Raising Money for Breast Cancer Awareness



PriorityONE is pleased to share the celebration of credit unions with an opportunity to expand awareness for breast cancer and raise money for critical research aimed to end the disease that has impacted so many families in our community.



Join us on Friday, October 28th, from 10 a.m. – 4 p.m. for refreshments and great giveaways and take part in our efforts in the campaign to end breast cancer.

❤️ [lovemycreditunion.org](http://lovemycreditunion.org)

Talk about savings.

Say hello to the Sprint Credit Union Member Discount.

Members Save

10%

or

Business Members Save

15%\*

On select regularly priced Sprint monthly data service.

Valid in conjunction with other credit union and most Sprint national handset offers and promotions.

Restrictions apply. \*May be req. up to new 2-yr agmt/activation per line.

Learn more

- Call: 877.SAVE.4.CU
- Visit: [SprintStoreLocator.com](http://SprintStoreLocator.com)
- Click: [LoveMyCreditUnion.org/Sprint](http://LoveMyCreditUnion.org/Sprint)

Be sure to mention this code for your discount

- Members: NACUC\_ZZM
- Business Members: NACUC\_ZDS\_ZZM

Credit union membership validation is required.



Activ. Fee: may req. up to \$30/line. Credit approval req. Early Termination Fee (sprint.com/etf): After 60 days for CL only, up to \$350/line. **SDP Discount:** Avail. for eligible company employees or org. members (ongoing verification). Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one SDP discount per account. **CL Discount:** Avail. for company/org. liable business lines. Tax ID req. to establish acct. Discount subject to change according to the company's/org.'s agreement with Sprint and is avail. upon request for select monthly data svc charges. Discount only applies to data svc for Better Choice Plans, Sprint Family Share Pack and Unlimited, My Way plans. Not avail. with no credit check offers or Mobile Hotspot add-on. Limit one CL discount per account. **Other Terms:** Offers and coverage not available everywhere or for all phones/networks. Restrictions apply. See store or [sprint.com](http://sprint.com) or [lovemycreditunion.org/Sprint](http://lovemycreditunion.org/Sprint) for details. © 2016 Sprint. All rights reserved. Sprint and the logo are trademarks of Sprint. Other marks are the property of their respective owners. ©2016 CU Solutions Group 08/2016 137822



## Online Banking Anytime - Anywhere

Think of your computer and mobile devices as your personal credit union representative, available 24/7 for safe, secure access anytime. Sign on to obtain your account balances, transfer funds and reconcile accounts, print copies of cleared checks and access online statements.

Go to [www.priorityonefl.org](http://www.priorityonefl.org) and click on Online Banking to enroll.



## Make the Switch to e-Statements

Chance to Win a **\$250 Visa Gift Card!**



Put your account statements at your fingertips through secure e-mails. Switch to e-Statements and take advantage of the many benefits:

- Ready for you 48 hours after the statement is complete!
- Conveniently archived for more than 12 months – view past statements without digging through piles of paper
- More secure than paper statements – reduce exposure to mail fraud and identity theft
- Environmentally friendly – save trees!

Sign up to receive your statements electronically with e-Statements by December 31, 2016. You will be eligible to win a \$250 Visa gift card! Visit us online at [www.priorityonefl.org](http://www.priorityonefl.org) and click on Online Banking to enroll.

## Get CHARGED UP

### FREE Phone Charger with FREE Mobile Banking

We're sure you'll love the convenience of depositing checks with a click of your smartphone's camera. We want your phone to be charged and ready to go. Download our FREE Mobile Banking app and receive a FREE phone charger while supplies last!



Skip visits to our branches to deposit checks and enjoy faster access to your money.

Mobile Banking from PriorityONE ...now that's something to get charged up about! Download our FREE Mobile Banking app today.



## Now you can pay your bills with Mobile Bill Pay

Pay your bills and pay other people while you're on the run! It takes seconds to set up... all part of the convenience when you enroll in Online Banking and our bill payment feature.



## Fraud Prevention TIPS

- 1 Make sure to check your account on a regular basis.
- 2 Beware of "Too good to be true" scams like fake paychecks.
- 3 Watch out for scams like calls from the IRS which prey on your fears.



# We've Got Your Holiday Cash ALL WRAPPED UP!



- Rates as low as **9.99% APR\***
- Borrow up to **\$10,000**
- Up to **48 months to Repay**

Hurry – **Holiday Loan** is available through December 31, 2016.

*\*Annual Percentage Rate. Subject to credit union lending guidelines. Rates and terms subject to change.*

## Express Line of Credit Loan



Avoid the difficulties and costs associated with overdrafts on your Checking Account. An Express Line of Credit Loan will automatically transfer funds into your Checking Account to cover an overdraft condition. This loan may be used as a backup to overdraft protection from Savings. The loan transfers are granted in increments of \$50, up to your available credit limit. Go to [www.priorityonefl.org/loans](http://www.priorityonefl.org/loans) to apply.

## Treat Yourself to a Gift this Holiday Season with Skip-A-Payment

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

Date \_\_\_\_\_

*\*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.*



### Holiday Closings



#### Columbus Day

Monday, October 10, 2016

#### Veterans Day

Friday, November 11, 2016

#### Thanksgiving Day

Thursday, November 24, 2016

#### Christmas

Monday, December 26, 2016

#### New Year's

Monday, January 2, 2017



**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

**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