

# Membership MATTERS

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## Happy New Year, PriorityONE Family!

Here at PriorityONE, we are excited to begin the new year with you. We are the same, safe and strong credit union you have always relied on and look forward to helping you achieve your financial goals. We will continue to offer low-interest rate loans, high dividends on checking and enhanced online banking services. You will always be our priority.

While 2020 was nothing like we've ever seen, we are extremely proud of how we have adapted to serving our members in the safest environment as possible. Scheduling appointments has truly been well-received by our members and employees. It limits the number of people in our branch at one time while also reducing member wait time. The positive feedback from our members has been overwhelming. Even our members waiting in the drive-thru have expressed their appreciation for how we've managed balancing our

financial and social responsibilities. Waiting a few extra minutes in the privacy of your vehicle to be assured you're safe, while sometimes inconvenient, is worth it!

Please reach out to us to schedule an appointment with one of our Member Relations Specialists at 954.335.5100, Opt. 2 or email us at [info@priorityonefl.org](mailto:info@priorityonefl.org). And, as always, for your convenience, our Online Banking, Mobile Banking and ATMs are available 24/7.

Thank you for your loyalty and understanding as we continue to adjust to our *new normal*.

*Nancy Rappaport*  
CEO/President



## Use the **EQUITY**

You've Built in Your Home to Your Advantage

### HOME EQUITY LINE OF CREDIT

Design your dream kitchen, home office  
or even consolidate debt.

INTRO RATE  
**1.99%**  
APR<sup>1</sup>  
FOR 6 MONTHS

**\$0**

- application fee
- closing costs<sup>2</sup>
- origination fee

Apply today!

<sup>1</sup>Annual Percentage Rate. 1.99% APR is for the first 6 months then Prime + rate member qualifies for based on their credit score.  
<sup>2</sup>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 or closed before 24 months, member will refund all closing costs paid by PriorityONE. The draw period is for the first five years. Offer ends soon.

# The Ways We Protect You

## Let PriorityONE be Your GPS!

Whether you're looking for a new or used vehicle or wanting to keep the car you own that's financed with another lender, PriorityONE can show you the way!

- Low, low rates
- FREE auto-buying service
- FREE auto delivery to your home or office

Here's how our GPS worked for these members:

*"Everyone that works here has just been the greatest! You all are so helpful and understanding!! My car buying experience was Awesome as well as using George with Auto Advisors, it was like he could read my mind and knew exactly what I was looking for! George made sure I got the best price for the vehicle and PriorityONE gave me a low rate!!!" ~ Donna A.*

*"The refinance process was quick and easy! Everyone was knowledgeable and friendly and most of all PriorityONE lowered my interest rate from 5.50% to 3.14% APR! I was able to shorten the term of my loan from 72 months to 60 months and pay a lot less over the life of the loan!" ~ Nicolas C.*



We'll make sure that our competitive rates and personalized service get you exactly what you need!

### Depreciation Protection (DPW)

DPW covers the depreciation of your vehicle in case of a total loss. Depreciation is ideal for those who finance 90% or less and desire protection and peace of mind or established equity in their vehicles with a down payment, rebate and/or trade in value.

### Guaranteed Auto Protection (GAP)

Don't get caught being "upside down" or owing more than your car is worth. Your insurance company does not cover all losses. You can avoid this potentially serious loss by asking for GAP costing only pennies a day.

### Mechanical Breakdown Protection (MBP)

A Vehicle Service Agreement provides extended service protection on new and pre-owned vehicles financed by PriorityONE Credit Union. Before signing an agreement with the manufacturer or dealership, call us for a comparison. We have a less expensive alternative that allows you comparable or greater coverage.

For more information, call 954.335.5100, Opt. 2

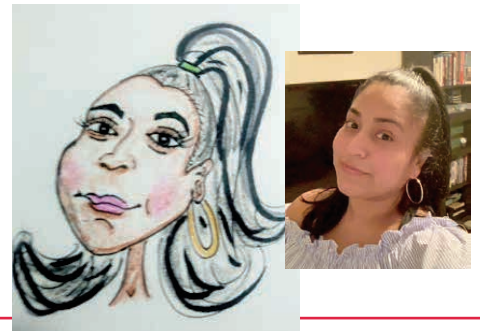
## Annual Meeting (VIRTUAL)

Thursday, February 25, 2021  
3:00 PM



## Congratulations to Judith!

...the KNOWING-est family member at PriorityONE!



## Holiday Closings

Martin Luther King Jr Day  
Monday, January 18, 2021

Presidents Day  
Monday, February 15, 2021



**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: Open by appointment Monday - Friday 9:30 am - 4:00pm  
DRIVE THRU: Monday - Thursday 8:00 am - 4:30 pm  
Friday 8:00 am - 6:00 pm • Saturday Closed

**CORAL SPRINGS:** 1700 N. University Drive, Suite 100 (next to Chili's)  
LOBBY: Open by appointment Monday - Friday 9:30 am - 4:00 pm  
DRIVE THRU: Monday - Thursday 9:30 am - 4:00 pm  
Friday 9:30 am - 6:00 pm • Saturday Closed

