

# Hear ye, hear ye, it's our 70th Anniversary

## 70 Years and Going Strong, Thanks to Members like You

Over the years, we've shown you how committed we are by listening to your requests and responding with the services you need. In return, you've shown us loyalty by passing down credit union membership to your children and extended family. We couldn't have done it without you!

### Let's take a walk down memory lane...



**Remember when...** you were just starting out and needed a friendly place to save? Whether you were saving for a car, a house, or your next vacation, you could count on us to help you make smart choices.

**Remember when...** you needed a car for a growing family? We delivered car sales, an auto advisor service and matched it with low rates and the best financing options.



**Remember when...** you were ready to buy your first home? Your second home? Your retirement home? We gave you sound advice and choices that left you feeling secure, not overwhelmed.

**Remember when...** you no longer had to come into a branch to do your banking? We remain committed to bringing you the services that make banking with us convenient and secure. Today you can use your mobile devices to look at your accounts and make check deposits anytime, anywhere!



Thank you for trusting us for every phase of your life. We couldn't have reached this milestone without you.

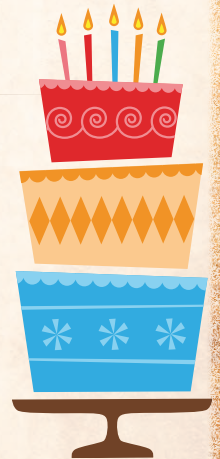
Please join us to celebrate and share your memories! Stop by the Sunrise or Coral Springs branch for cupcakes and fun giveaways on **Friday, December 14th!**

## Blow out the Candles on High Prices with our 70th BIRTHDAY CAR SALE! ONE DAY ONLY! • SATURDAY, NOVEMBER 3, 2018

- 🔥 Rates as Low as 1.67% APR<sup>1</sup>
- 🔥 Free Auto Advisors Service
- 🔥 Fair Value for Trade-Ins
- 🔥 Up to 100% Financing
- 🔥 No Payments for 90 Days<sup>2</sup>
- 🔥 New and Pre-Owned Vehicles
- 🔥 Many Makes and Models
- 🔥 Refreshments and Giveaways

GET YOUR CAR LOAN PRE-APPROVED TODAY!

9:00 am – 4:00 pm  
3000 North University Drive  
Sunrise, FL  
(North open lot next to building)



To apply, visit us at [www.priorityonefl.org](http://www.priorityonefl.org), call 954-335-5100/option 2 or stop by any PriorityONE office.

<sup>1</sup>Annual Percentage Rate. 1.67% APR for new vehicles with less than 10,000 miles for 720+ credit score and a maximum term of 36 months. Rates valid October 27 through November 10. No additional discounts apply. Subject to credit union lending guidelines. <sup>2</sup>Interest will accrue during the first 90 days.

# Drive Into the Holidays

## Refinance Your Ride

- Up to 3% Lower Rate
- Up to \$200 Cash Back
- Available October 15 - November 15



If you'd like to see more green in your wallet every month, start by saving money on your car payments. When you refinance your auto loan from another lender with PriorityONE, we'll lower your rate by up to 3%! And put some green in your wallet!

Complete your loan application at [www.priorityonefl.org](http://www.priorityonefl.org), call 954-335-5100 or visit any branch.

\*Subject to credit union lending guidelines. Floor rate is 2.49% Annual Percentage Rate.

## A New Way to Buy Your Car

Introducing....

## The Payment Trimmer Loan LOOKS LIKE A LEASE...BUT BETTER!

Why Pay for the Whole Car?



Retail Price  
**\$30,000\***

GFV  
(Guaranteed Future Value)  
**\$16,500\***

Pay for  
what you use!  
**\$13,500\***

Financing option	Conventional Loan	Payment Trimmer
Loan Amount	\$30,000	\$30,000
Monthly Payments	\$869.13	\$464.80*

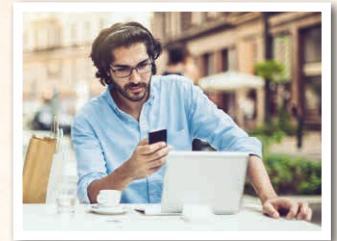
\*Payments 1-35 are \$464.80 with a 36th payment of \$16,500 (GFV)

**THE PAYMENT TRIMMER LOAN SAVES YOU  
\$404.33 PER MONTH!**

*Pay for what you use - it just makes sense!*

\*Subject to credit union lending guidelines. Actual rate and term may vary depending on credit worthiness. Example shown reflects possible savings and options when a Payment Trimmer loan is used.

## Happiness During the Holidays Means a Checking Account that is Right for You!



### i-Net Checking

- Earn up to 2% APY\*
- No Monthly Fees
- No Minimum Balance

\*Annual Percentage Yield. Requires: e-Statements, direct deposit at least once per month (minimum of \$150), use free online bill pay at least two times per month and make at least 12 Visa debit card transactions per month. If all qualifications are not met, yield paid is .10% APY. 2.00% APY paid on balances up to \$25,000. Rates and terms subject to change without notice.

### Go Green Checking

- Earn 1.00% APY\*
- No minimum balance
- No monthly service fees

\*Annual Percentage Yield. Requires: e-Statements, and free direct deposit at least once per month (minimum of \$150) If all qualifications are not met, yield paid is 0% APY. 1.00% APY paid on balances up to \$25,000. Rates and terms subject to change without notice.

Take advantage  
of our Money Market  
and CD interest rates  
as well.

## Happy 70th birthday... with e-Statements



It's not just about the paper clutter...

- Your statement is ready within 48 hours of being processed.
- The past 12 months of activity is conveniently digitally archived.
- It's more secure than paper statements which risk being compromised by mail fraud or identity theft.
- Save the trees.

Sign up for e-statements by December 31, 2018 and 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.

# with these Savings!

Are you being **SQUEEZED** too tight during the **Holiday Season?**



Our **DECEMBER SKIP-A-PAYMENT** can help you loosen your belt!

We recognize that spending too much over the holidays makes you feel uneasy, financially. If you're feeling **squeezed**, PriorityONE is serving up a deep breath with our Skip-A-Payment program.

Visit us at [www.priorityonefl.org](http://www.priorityonefl.org) or stop by one of our branches.



## October 18, 2018 is International Credit Union Day

### Guess who's celebrating their 70TH BIRTHDAY, too??

International Credit Union Day is celebrating 70 years of giving back to the people and to our communities.

Join us on **THURSDAY, OCTOBER 18TH** to celebrate the PriorityONE Credit Union difference at any of our branches! Take advantage of our great promotions and fun giveaways!



**BONUS:** Because we share the same birthday, PriorityONE wants to share our love with you! Refer someone who opens a savings and checking account with us between October 1-31, 2018 and **YOU'LL EACH RECEIVE \$25.00!**

*Join us On Thursday, October 18, 2018 as we celebrate our Birthdays!*

\*Must qualify for membership. New members must be referred to earn \$25.00. PriorityONE will deposit \$25.00 into your account when you open a savings and a checking account. The funds will be deposited at the time of opening and held by share pledge for 60 days. Youth accounts may be savings only and qualify. Offer valid October 1-31, 2018.



## HO-HO-HOLD on a Minute..... Here's even MORE savings for you:

### Birthday Blues Loans

If you need extra cash, we have two solutions for you:

### Platinum Lining

It becomes crystal clear with this solution. Apply for a PriorityONE Platinum Visa Credit Card with rates as low as 7.99% APR\*. Pay only on what you borrow!

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

### Give Thanks Loan

Say "gobble gobble" and borrow up to \$10,000 (unsecured).

- 9.74% APR\*
- Up to 48 months

\*Annual Percentage Rate. Subject to credit union lending guidelines. Rates and terms subject to change. Rate shown includes .25% discount when you schedule automatic payments from your PriorityONE account.



## Don't let FRAUD take away your well-deserved gifts!

- **Card Valet** - Turn your debit card on and off right from your smartphone
- **Mobile App** - Check your accounts often
- **Two-Way Texting** - Keep your debit card safe - it's as easy as sending a text



With your due-diligence and account monitoring, YOU are the first line of defense to stop fraud!

# 70 Years and Going Strong!...



## Holiday Closings

### Columbus Day

Monday, October 8, 2018

### Veterans Day

Monday, November 12, 2018

### Thanksgiving

Thursday, November 22, 2018

### Christmas

Monday, December 24, 2018

(close at 1:00 pm)

Tuesday, December 25, 2018

### New Year's

Monday, December 31, 2018

(close at 1:00 pm)

Tuesday, January 1, 2019

**PriorityONE**  
CREDIT UNION  
OF FLORIDA



Mobile App



Facebook

### 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

**CONTACT CENTER:** (954) 335-5100 • Toll Free: (877) 635-3333

**ZIP-24:** (954) 572-8989 • Toll Free: (800) 348-2728

Federally insured by NCUA

