# Priority OFFICIENT BERSHIP MATTERS

Published for Members of PriorityONE Credit Union of Florida • Spring 2019

## Let Your Hard-Earned Money Work Harder for You Increase Your Earnings

#### Elite

- Higher earnings than a regular savings account
- Write up to 6 checks a month
- No monthly service fee
- Open with a minimum balance of \$2,500

Free Up Your Time as

Vanon

#### Elite Plus

- Greater earnings than a regular savings account
- Write up to 6 checks a month
- No monthly service fee
- Withdraw funds as needed
- Open with a minimum balance of \$20,000

#### Interest Checking iNet Checking

- Earn up to 2% APY\*
- No monthly fees
- No minimum balance

#### Go Green Checking

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

#### **Certificate of Deposits (CD)**

- Minimum deposit of \$1,000
- 3-60 month terms
- High rates available

\*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.

\*\*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.

#### External Loan Payment - It's Here!!

Ability to debit your checking account at another financial institution to make a payment on your loan obligation at PriortyONE Credit Union (excluding credit cards). You must be enrolled in the Basic Online Banking Service and/or the Basic Mobile Banking Service to receive this loan payment service.

#### **Online Banking**

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, access online statements and even pay bills. Go to www.priorityonefl.org and click on Online Banking to enroll.

#### **Mobile Banking**

Use your smartphone to check your account balances and transaction history, transfer funds between eligible accounts and more. Download our **FREE** mobile app, use our mobile site or text.

#### **Mobile Deposit**

Make your check deposits with the snap of your camera on your phone. It's fast and easy. Download our **FREE** mobile app and manage your money on your time.

#### **E-statements**

- Ready within 48 hours after processing
- Past 12 months digitally archived
- More secure than
  paper statements
- Save the trees
- nts

## **Protecting YOU and SAVING TIME**

### **FRAUD TRENDS**



**Check Fraud** – Fraudsters use online scams for 'work from home' jobs or selling items to send you fake checks for deposit. Don't be scammed!

**Gas Pump Fraud** – Skimming devices are set up at the pumps and copies information from your inserted credit card. These devices are placed by fraudsters. You are safer taking the credit card inside to pay!

Wire Fraud – Fraudsters set up fake emails

that appear similar to a lender or title company you are working with and then give you instructions to send money. Do not send any money to anyone you don't know!

## How Can YOU Help US Fight Fraud?

- U Check your accounts frequently online or on our mobile app.
- Use our free CardValet App to turn ON & OFF your debit card.
- Ask us to enroll you in Text Alerts so that you can identify suspicious debit card transaction fast.
- Before you send money for wires, verify instructions with original documents and a live person from a known number.
- Talk to us about any checks you received for deposit that you are not sure about or checks from complete strangers.



Holiday Memorial Day Monday, May 27, 2019 Closings Independence Day Thursday, July 4, 2019



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

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





Facebook

# April is Youth Month

We're celebrating International Credit Union YOUTH MONTH.

Together we're encouraging young members to express themselves through pictures, sharing their visions for their own financial futures so we can help them get there.

Stop by any of our branches in April and **take a selfie** with us and share it!! Your picture will be your entry to **win a \$25 i-Tunes gift card**. Open a Youth account and we will match your first deposit up to \$25.00. Take advantage of our great promotions and fun giveaways!



## **GO Wherever Your Dreams Take You**

Wherever you are, you can transact your credit union business.

- Our members have access to thousands of shared branch locations nationwide as well as in Puerto Rico, Guam, Italy, Netherlands, Germany, United Kingdom and Belgium.
- Visit a nearby shared branch and you can make transfers, deposits, withdrawals, balance inquiries, loan payments and more.
- At many shared branch locations you can also purchase money orders and cashier checks.
- You can always expect the same level of service you receive at your credit union's branch. Simply provide your credit union's name, your account number and present a valid photo ID.



Finding the nearest shared branch is easy: Visit www.priorityonefl.org and click Shared Branches. You can even download the CO-OP Shared Branch Locator app to your mobile phone.

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