

# Membership MATTERS

2019  
HAPPY NEW YEAR



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## New Year ~ New Beginnings

Start the New Year by earning more for your money with our new Money Market Account, **ELITE PLUS**.

- **Greater earnings** than a regular savings account:

\$20,000 to \$74,999	1.10% APY*
\$75,000 and over	1.20% APY*

- **Flexibility** - write up to six checks per month
- **Convenience** - withdraw funds as needed (withdrawal, transfer from existing MMA or savings, ACH, debit or check)



Open your **ELITE PLUS** Money Market account with a minimum balance of \$20,000 today. Contact us at 954-335-5100, option 2.

*\*Annual Percentage Yield. Rates are subject to change without notice. Membership eligibility is required.*

## Loans, Loans, Loans!

With changes in the economy, loan rates are on the rise. So, whether it's a new car or a new home, bill consolidation or home improvements, make a resolution to save money on financing and take advantage of low loan rates available at your credit union now.

### Credit Card

- ★ Fixed rate as low as 7.99% APR<sup>2</sup>
- ★ No annual fee
- ★ No fee for cash advances
- ★ Earn CU Rewards bonus points for free travel and merchandise

### Auto Loans

- ★ LOW RATES from 1.74% APR<sup>1</sup>
- ★ Purchase/Refinance
- ★ New and used vehicles
- ★ FREE Auto Advisors Service
- ★ Up to 100% financing

### Home Equity Lines

- ★ Rates as low as Prime + 0% APR<sup>3</sup>
- ★ No closing costs<sup>3</sup>
- ★ FAST Closings

### Personal Loans

- ★ LOW RATES from 9.74% APR<sup>1</sup>
- ★ Borrow up to \$10,000
- ★ Up to 48-month term

### Easy Cash Loan

- ★ Rebuild Credit
- ★ Establish Credit
- ★ No Credit Check

### Mortgages

- ★ LOW rates
- ★ Conventional
- ★ FHA
- ★ Renovation Loans
- ★ Jumbo

During the months of January and February, members who apply for a mortgage will be eligible to win a **Ring Video Doorbell** at closing. This next-generation doorbell will give you the ability to watch over your home in crystal clear video and see your visitors from anywhere.



<sup>1</sup>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. <sup>2</sup>Annual Percentage Rate. Subject to credit union lending guidelines. Rates and terms subject to change. <sup>3</sup>Annual Percentage Rate. Prime + 0% APR\*. 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. Rates and terms subject to change.

## Auto Advisors Service

A simple, smart way to save in the *New Year!*

Take advantage of the car-buying professionals at Auto Advisors, a no-cost benefit to you from PriorityONE Credit Union of Florida. They will make sure you are buying the right car at the absolute best price. You'll receive:



- Discount pricing
- Outstanding trade-in value good for 7 days
- Gap and Extended Warranties up to 50% less compared to dealerships
- Personal service to search for the perfect car for you



Purchase a car by February 28, 2019 using Auto Advisors and financing through the credit union and you'll be eligible to **win a large screen TV!** Contact us at 954-335-5100, option 2.

## Fraud Free *New Year!*

- ✓ Monitor your accounts frequently.
- ✓ Be aware of check fraud scams with the request to deposit and send funds back to the fraudster.
- ✓ Pay for gas inside and avoid skimmers at the pumps.
- ✓ Download the CardValet App and get instant transaction notification.
- ✓ Use CardValet to turn ON and OFF your debit card. Call us at 954-335-5100, option 2 to get enrolled in 2-Way Texting.
- ✓ Monitor your mailbox for theft.
- ✓ Watch out for financial scams targeting the elderly requesting funds back to claim lottery jackpots or calls for fake injury of or jailed family member.



*Cheers to a Fraud Free 2019!*

*Coming Soon...*

## External Loan Payment Service



This service provides you with the ability to debit your checking account at another financial institution to make a payment on your loan obligation at PriorityONE

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.

## Annual Meeting...

*You're Invited!*

Come meet the Board of Directors and other fellow members and learn about all the successes we have had in 2018 as well as the credit union's direction for the future. We look forward to seeing you there.



**DATE:** Thursday, February 28, 2019  
**TIME:** 3:00 pm  
**PLACE:** 3000 N. University Drive  
Sunrise, FL

Members who wish to speak at this meeting, must submit a request in writing to Nancy Rappaport, nrappaport@priorityonefl.org or call 954-335-5123 to request time on the agenda no later than February 21, 2019.

*Holiday closings*

**Martin Luther King, Jr. Day**  
Monday, January 21, 2019  
**Presidents' Day**  
Monday, February 18, 2019



**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: 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

