

Membership MATTERS

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Back By Popular Demand:

Rock Bottom Rates

New, used or refinance car loans...
as low as **1.49% APR***

If you missed out last time, here's another opportunity to take advantage of our rock bottom car loan rates starting as low as 1.49% APR*! Best of all, the rates are good on new and used vehicles.

Already have a vehicle loan from another lender? We make refinancing easy. By bringing your loan to us, you can end up saving hundreds (even

thousands!) of dollars over the term of your loan.

Buying or refinancing, don't miss this chance for rock bottom car loan rates. Apply now. Just give us a call, stop by any branch or apply online at www.priorityonefl.org.

But hurry – rates this low won't be around for long – only through January 31, 2013.

*Annual Percentage Rate applies to 2007 models and newer for 36 month terms. No additional discounts apply. 89% loan-to-value or less. 1.49% APR applies to credit score of 680 and above. Not applicable for auto loans already financed through PriorityONE.



Buy a Vehicle at the Best Price...
without Hagglng!



Most people don't like the idea of haggling with a dealer. That's why we've partnered with CarFinders - to give you a simple alternative with everything you need to make the process as easy as possible.

954-335-5100, ext. 113 with a description of your dream wheels. She'll locate and negotiate the best deal for you.

Take the headache out of your next vehicle purchase. Call Sherry Holop of CarFinders at

Combined with our rock bottom rates, you're sure to drive a better deal with your credit union.

Get Your Shamrock Rolling!

AutoBranch is having a St. Patrick's Day car sale.

DATE: March 15 & 16, 2013
PLACE: AutoBranch
1300 S. Federal Hwy.
Ft. Lauderdale
TIME: 10 a.m. - 7 p.m.

There'll be plenty of "green" savings with:

- Great prices on pre-owned vehicles
- Up to 1% off our low rate financing

Watch for details.

AutoBranch



Contact Center Ready for Your Call

Have a question or problem regarding your account? Inquiring about our services? Need personal assistance with your finances?



Our professional, knowledgeable, friendly staff will listen carefully and address your needs quickly. From handling your member service requests, loan needs and more, our Contact Center is ready to help.

(954) 335-5100
Toll Free: (877) 635-3333

Good Things Come in 3's

We've put your PriorityONE account in your hands with free¹ and secure Mobile Banking. Choose any combination of these three Mobile Banking channels:



Text



Web



App

With Mobile Banking, you have convenient and secure access to your accounts from any location, any time, anywhere. Simply enroll through our free online banking and you can use your smartphone to:

- Check your account balance and transaction history
- Transfer funds between eligible accounts
- Contact PriorityONE or locate an ATM quickly²

Choose the way that works best for you – text, web or app - and put the convenience of access to your credit union accounts at your fingertips.

¹Message and data rates may apply from your wireless carrier.
²For eligible members. Not available with text message banking.



Annual Meeting Scheduled

The 2013 Annual Membership Meeting of PriorityONE Credit Union will be at 4 p.m. on Thursday, February 28, 2013, in the meeting room (first floor) of our Sunrise location at 3000 N. University Drive, Sunrise, FL 33322. All members are invited and encouraged to attend.

Dealing with Post-Season High Rate Debt?

It's easy to overspend when you're in the spirit of things... purchasing gifts, dinners out, entertainment and other charges. Bundle up all those high interest bills from all the good cheer you spread with your credit cards and consolidate with a PriorityONE personal loan. Think of it as a post-holiday gift to yourself.



We've wrapped up these benefits for you:

- Rates as low as **7.99% APR***
- Make one easy monthly payment
- Simplify your life and budget

So, if you're dealing with post-holiday season high interest rate debt, save money on finance charges and consolidate with a PriorityONE low interest rate personal loan. Offer ends January 31, 2013 so don't wait! Just call our Contact Center or apply online anytime at www.priorityonefl.org.

*Annual Percentage Rate. Must meet credit union lending guidelines.

Holiday Closings

- **Martin Luther King Jr Day** • Monday, January 21, 2013
- **President's Day** • Monday, February 18, 2013