

Membership

MATTERS



Happy New Year from Your PriorityONE Family!

Message from the CEO

Over the past two years, we have faced a global challenge that has created not only unprecedented hurdles but also opportunities for change and growth. We are proud that even during the most uncertain of times, we remain a safe, sound, and strong credit union.

With our eyes to the future, we are here to support our members with the products and services they need. Whether you're planning to buy a car, a house or make home renovations, PriorityONE offers low interest rate loans with the ease of applying from your mobile devices or at any of our branches. We offer high dividend checking accounts and remote deposit service from the comfort of your home!

We also provide our convenient ZIP-24 system to members who prefer checking their balances over the phone. Our enhanced online banking services can handle all your financial needs. You are our priority!

We are very thankful to our members who have placed their trust and confidence in PriorityONE Credit Union. I'm also very appreciative of our staff, whose unwavering commitment has contributed greatly to our success over the years. We look forward to continuing to help you achieve your financial goals over the coming year.



Deana Hennessey
President and CEO

Share the Smile



\$25 for you
\$25 for your
new member



Have you ever noticed how many smiles you create when you share yours? Your small act of kindness inspires immediate rewards. In the same way, our referral program rewards those who share their positive PriorityONE experiences with others and introduce them to become part of our credit union family.

When you pass the word to your family and friends about the financial advantages you enjoy at PriorityONE and invite them to do the same, not only will you feel good for helping others, but we will reward you, too.



You will receive a \$25 deposit to your account and your new member will also receive a \$25 deposit when they open a checking and savings account at PriorityONE!



It starts with a smile so share yours and your PriorityONE experience to help others achieve their financial dreams as well. We're pretty sure they'll want to send a smile back to you.





**New members must meet membership eligibility requirements. Member's accounts must be in good standing. Offer ends soon.*

Will the Housing Market Crash in 2022?

DON'T COUNT ON IT. HERE'S WHY:

According to data released by Zillow, U.S. home prices rose 13.2% over the past year. Fewer homes going on the market paired with more people looking for homes have led to bidding wars and skyrocketing home prices across the country.

Not surprisingly, many people are wondering: will home prices drop in 2022? And is another housing crash on the horizon? Although it's impossible to say for sure what will happen (COVID-19, after all, was an unpredictable event that majorly impacted the housing market), expert opinions, data, and historical trends all seem to point in one direction.

-  Signs seem to point to home prices moving steadily upward in 2022.
-  Signs point to interest rates rising to 4% by end of 2022.
-  Signs point to home price growth slowing to about 7% in 2022 (but still growing!).
-  Signs point to housing inventory to remain low in 2022.

5 reasons why you should still buy a home right now:

1. Interest rates are still historically low
2. There are houses for sale
3. Owning still beats renting
4. Buying lets you put roots down
5. Rising rents are expected in 2022



Dare to Dream...

There's no place like home.

**CONVENTIONAL • FHA • VA • USDA
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With a HELOC,
you have choices!

Get a Home Equity Line of Credit (HELOC) and use it to take that family vacation, finish your college degree, renovate the kitchen, even consolidate your loans. With rates that are lower than consumer loans or credit card loans, you'll pay less interest and you only pay for the amount you use.

So whatever your plans are, **you have choices.**

You're There For Those "Can't Miss Moments"



PriorityONE and Shared Branches are there with you.

When a 'can't miss' moment takes you away from home, know that your financial house is still in order because there's a shared branch close by.

PriorityONE is part of a network with over 7,000 convenient locations. When you visit a shared branch, simply provide your credit union's name, account number, valid photo ID and you can...

- **Make deposits and withdrawals**
- **Transfer funds/Make loan payments**
- **Obtain cash advances* and balance inquiries**

Visit www.priorityonefl.org/home/about-us/shared-service-center. You may also call 888.748.3266 or text your zip code to 91989.

**Not all locations have the capability to provide cash advances.*

Virtual ANNUAL MEETING... You're Invited!

We'll share our successes in 2021 and innovative plans for 2022. Join us via ZOOM. We look forward to seeing you (virtually) there!

DATE: Thursday, February 17, 2022
TIME: 3:00 PM
ACCESS: Please contact Dianna at dmbaine@priorityonefl.org or 954-335-5131 to register for this event.



Are you a Sunrise resident? We are excited to announce that PriorityONE has partnered with the City of Sunrise to offer a program called SHOP SUNRISE. This program was created to encourage Sunrise residents to invest in their community by shopping locally. How? Each participating Sunrise business will offer a promotion/discount for Sunrise residents.



Dianna B. and Nancy R. Sunrise Branch

Visit <https://www.sunrisefl.gov/residents/shopsunrise#ad-image-1> for details.

★ ★ HOLIDAY CLOSINGS ★ ★

Martin Luther King Day
Monday, January 17, 2022

President's Day
Monday, February 21, 2022

Spreads Love into the Community

Back To School: Kids In Distress



Painting For A Cause: Breast Cancer Awareness



Holiday Toy Drive



Virtual Car Sale



Shred Day



Location

Sunrise: 3000 N. University Drive
Coral Springs: 1700 N. University Dr.,
Suite 100 (next to Chili's)

Lobby

Monday-Thursday	Friday
9:00 am – 4:30 pm	9:00 am – 6:00 pm
9:00 am – 4:30 pm	9:00 am – 6:00 pm

Drive Thru

Monday-Thursday	Friday
8:00 am – 4:30 pm	8:00 am – 6:00 pm
9:00 am – 4:30 pm	9:00 am – 6:00 pm

Lobby & Drive Thru

Saturday
9:00 am – 1:00 pm
9:00 am – 1:00 pm