

The Quarterly Report

Second Quarter 2011

LOW, Low, Lower Auto Loan Rates

Just when you thought it could not get any better...



New Auto Loans
starting at

2.49%* APR
with terms up to
48 months!

Used Auto Loans
starting at

2.99%* APR
with terms up to
48 months!

Enjoy 90-days until your first payment is due!***

That means a low rate plus an affordable monthly payment. So, if you're in the market for some new wheels, your timing couldn't be better. These rates won't be around for long so apply now. It's easy. Visit us online at www.priorityonefl.org, call us or stop by our branch located nearest you.

*Annual Percentage Rate. Rates assume automatic payment deduction. No other deductions apply. All loans are subject to credit union lending guidelines and are subject to change. Used autos must be 2008 or newer and have a maximum loan-to-value of 89%. ***Interest will accrue for the first 90 days.

Let



Find the Car of Your Dreams

CarFinders' Sherry Holop, saves you time and money on your new or used car purchase, guiding you every step of the way through the buying process. CarFinders locates the make and model vehicle that you've been dreaming of and negotiates the deal that unites you and your car. You'll fall in love with the "Special Fleet Pricing," that CarFinders negotiates, which is usually reserved for corporate high volume buyers. Once you make your car connection, CarFinders will bring you and your dream car together.

Call **Sherry Holop of CarFinders at 954-335-5100, ext. 113**, give her the make, model and options you want, and she will find you the right car at the best price. It's just that easy.



Our Credit Cards Rock!

Is your credit card with another financial institution? Then be on the lookout for rising rates, higher fees and lower credit limits! Why pay more? Get a PriorityONE Visa credit card featuring these great benefits:

- Fixed rates as low as 7.99% APR* • No annual fee
- Cash advance and purchase rates are the same
- No fee for cash advances or balance transfers
- CU Rewards bonus points for travel or merchandise!
- Interest-free grace period on purchases

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



Priority Discount Club

We all could use a little extra savings and peace of mind. With **Priority Discount Club**, powered by Services in SyncSM, you'll have everything you need to help keep more money in your pocket, and to help keep your identity out of the hands of thieves.

From everyday savings to valuable protection, this is one program sure to work hard for you. For just \$5.95 per month, you get major benefits such as:



Insurance Protection

- Accidental Death and Dismemberment Insurance
- Common Carrier Accidental Death and Dismemberment Insurance



Identity Theft Protection

- Payment Card Protection



Cash Back Savings

- Cash rewards for online purchases
- Up to \$40 rebates annually for everyday purchases



Discounts and Deals

- Grocery savings
- Online savings at thousands of retailers
- Discounted Gift Cards



Travel Services

- Companion airfare - two airline tickets for one low price ticket
- 3 day, 2 night get away

Enroll in the **Priority Discount Club** starting in April and take advantage of it all - the savings and the peace of mind! You can sign up through our direct mail offer, or you can sign up by visiting our website, calling us, or at any of our three branches.

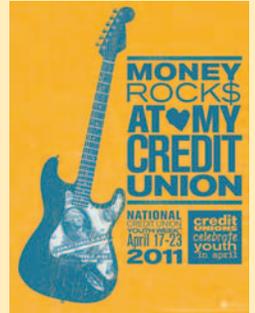


Celebrate Credit Union Youth Week with Us

It's Credit Union Youth Week from April 17-23, and we want to help you celebrate. Now through April 30th, if you open up a new youth account*, we will match your first deposit, up to \$25!

MONEY ROCK\$ Youth Event

Bring in your budding little rock stars (ages 5-13) for a special event that will teach them the value of money and how to start a savings account. We will even help them jump start a new savings account with a deposit from us! Cupcakes and drinks will be served.



When: April 23rd • 11am - noon

Where: PriorityONE Sunrise Branch
3000 N. University Drive
(just south of Oakland Park Blvd.)

RSVP: To Dianna at 954-335-5131

**Youth accounts are for members 0-17 years of age.*

Springtime Loan



Enjoy a spring break with a loan from PriorityONE. With rates as low as

9.99% APR*

and convenient repayment terms, your bills will be easier to handle.

Apply now by phone, online or at any of our branch locations. Offer good April 1 – June 30, 2011.

**Annual Percentage Rate. Subject to credit union lending guidelines. Rates and terms subject to change.*



Is Your Retirement Plan on Track?

A Message from the MEMBERS Financial Services Program

Do you know how much you can expect from Social Security in retirement – or from any pension plan you have? Or how much you need to save to make up the shortfall in your desired retirement income?

Are you up-to-date on all the tax-favored retirement savings options? And are your retirement investments adequately diversified?

Whether your retirement is far off or just around the corner, now's the time to get answers to all these questions and to put your retirement plan on track. Here's how to get started:

Estimate your retirement income and expenses.

The standard advice used to be that for each year in retirement you'd need about 70% to 80% of your pre-retirement expenses. But with longer life expectancies and more active retirement lifestyles, this traditional formula may leave you short. So take the time to make a more accurate estimate.

Make the most of your employer-sponsored retirement plan.

If you have access to a tax-favored employer-sponsored retirement plan, such as a 401(k), a 403(b) plan, or a 457 governmental plan, make every effort to contribute the maximum allowed.

With these plans you don't have to pay income taxes on the amount you contribute until you make withdrawals, and your earnings grow on a tax-deferred basis.

Contribute to an IRA.

Boost your retirement savings by starting an IRA



or adding to your existing one. With a Roth IRA, if you're eligible to contribute and if you meet the specified withdrawal conditions, you can withdraw your earnings free from federal income tax.

With a traditional IRA, you don't have to pay income taxes on your earnings until withdrawal, and if you're eligible, you can make tax-deductible contributions.

Invest wisely.

Evaluate your current investment mix and set your target asset allocation plan. Dividing your money among the different types of assets is a time-tested way to help reduce risk, as well as a way to smooth out your portfolio's ups and downs.

For more information about retirement planning and personalized assistance, please contact **Jay Bach**, the MEMBERS Financial Services Representative serving the members of PriorityONE Credit Union at **954-335-5100 x114**.

Representatives are registered, securities are sold, and investment advisory services offered through CUNA Brokerage Services, Inc. (CBSI), member FINRA/SIPC, a registered broker/dealer and investment advisor, 2000 Heritage Way, Waverly, Iowa 50677, toll-free (866) 512-6109. **Nondeposit investment and insurance products are not federally insured, involve investment risk, may lose value and are not obligations of or guaranteed by the financial institution.** CBSI is under contract with the financial institution, through the financial services program, to make securities available to members.

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Save on Your Sprint Service with us

Join the 700,000 credit union members nationwide that are already saving over \$43 million on their wireless plans! PriorityONE is pleased to bring our members these major savings through the **Sprint Credit Union Member Discount Plan**.



Ways you can save:

- **Waived activation fee on new activations**
- **Waived upgrade fee**
- **10% OFF** most regularly priced Sprint individual service plans
- **15% OFF** most regularly priced Sprint business service plans
- **Available to new and existing Sprint customers**

Enjoy the perks, benefits and exclusive discounts that only credit union members like you can receive.

3 Ways to Get Your Sprint Discount:

1. Call **877.SAVE.4CU** (877.728.3428) and let them know you're a credit union member and use our **NACUC_ZZM** Corporate ID to save.
2. Go to **www.SprintSave4CU.com**.
3. Visit your nearest Sprint store.

Go Green This Spring! Switch to eStatements and Earn \$5

One of the easiest ways to help the environment is to switch from paper statements to eStatements.

You'll receive all the same information via email, and you won't harm any trees in the process. If you make the switch from paper statements to eStatements during April 1 - May 31, 2011, we'll show our appreciation by giving you a little extra green in your June 2011 statement!



Added Benefits of eStatements:

- Receive your account statement faster than you would paper
- View your statement online 24/7, at your convenience
- Reduce the chance of theft of your information
- Archive your statements electronically for 12 months or download them

Holiday Closings

Memorial Day
Monday, May 30, 2011

Independence Day
Monday, July 4, 2011



Anytime, anywhere, you are priority ONE.

SUNRISE

3000 North University Drive

FORT LAUDERDALE

1900 West Oakland Park Boulevard

CORAL SPRINGS

1700 N. University Drive, Suite 100

PHONE

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WEBSITE

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