

The Quarterly Report

Third Quarter 2011

Our Credit Cards just got even better!

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:



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

Plus we now have new features:

- 1. Design Your Own Card** allows you to customize your PriorityONE Credit Union of FL credit card by uploading a personal custom image or choosing one from our catalogue of distinct images for display on the front of your personal Credit Card. The cost is only \$9.95.
- 2. Visa Alerts** – You can sign up to receive alerts with your Visa credit card activity through text messages and email. This helps you stay informed and detect possible fraud within seconds! There are several alerts to choose from.
- 3. Online Access** – Check your statements and activity from the privacy of your own computer. You can even pay your credit card bill online.

If you don't have one of our Visa Platinum Cards, now is a good time to apply for one!

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



Take advantage of our amazingly low auto loan rates



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!

**Plus...
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.

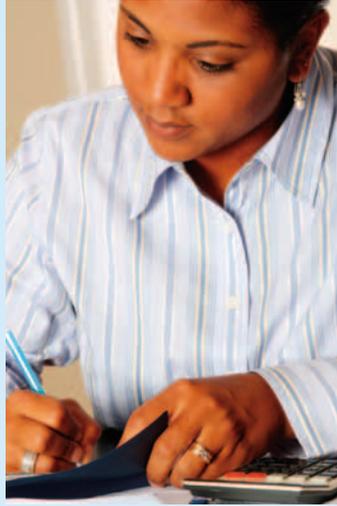
These rates won't be around for long so apply now. It's easy. Visit us online at www.priorityonefl.org, call us at 954-335-5100 option 2, or stop by our branch located nearest you.

*Annual Percentage Rate. 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.

Earn and Save with Our Free Checking Accounts

Our checking accounts can't be beat! Most banks have gotten rid of free checking, but we will still continue to offer our free checking.

And to make the deal even sweeter, we offer free checking with interest on two of our accounts!



Protect yourself from Phishing

If you receive a phone call, an email, or a text message that asks you to validate personal financial information for any reason, don't do it. It's called phishing, which is fraud and identity theft. Keep in mind that we will NEVER contact you and ask you to give us information such as PINs, passwords, social security or credit card numbers. If you did not initiate the communication

by notifying us yourself, you **should not** provide any information.



Don't Get Caught in the Storm!



Ask about affordable flood insurance from Quorum.

The Atlantic hurricane season officially began on June 1, and now is the time to prepare. But if you don't live in a designated flood zone, do you need flood insurance? Yes!

- Most homeowners' policies don't cover damage from a flood.
- 25% of all flood insurance claims come from areas not considered high risk.
- A flood insurance policy offers more coverage than federal disaster assistance.

Even if we don't suffer a hurricane this season, just think about the flooding a severe summer thunderstorm causes. And remember – flood insurance policies have a 30-day waiting period. The time to act is now. Call Quorum today at 800-714-1447, and ask about their affordable Preferred Risk Flood policies. You can also find their website link on our home page at www.priorityonefl.org.

Go Green Checking at 1.50% APY*

If you want to save some time and do something green, then **Go Green** might be for you. To earn **1.50% APY**, you need to:

1. Use **FREE** direct deposit** at least once a month
2. Sign up for **FREE** eStatements

Annual Percentage Yield effective as of 7/1/11. If all qualifications are not met, yield paid is 0% APY. Maximum balance to earn 1.50% APY is \$25,000. Rates and terms subject to change without notice. Minimum deposit of \$150 per month.*

Investment Strategies for Retirees

A Message from the
MEMBERS Financial Services



If you're retired, it's essential to brush-up on investing basics and follow time-tested investing principles.

For starters, review your portfolio to make sure it's adequately diversified. Your target investment mix depends on your financial goals, estimated life expectancy, overall financial situation, and tax bracket. Then, periodically rebalance your portfolio to maintain your target mix and to lock in your gains.

For more information about managing your investments in retirement, please contact **Jay Bach**, the MEMBERS Financial Services Representative serving the members of PriorityONE Credit Union of Florida at **954-335-5100 x 114**.

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. FR100420-875E

AD&D coverage is billed quarterly. Be sure to review your quarterly statements for AD&D and Hospital Insurance premiums, if applicable.

Notice of Changes in Temporary NCUA Insurance Coverage for Transaction Accounts

All funds in a "noninterest-bearing transaction account" are insured in full by the National Credit Union Administration through December 31, 2012. This temporary unlimited coverage is in addition to, and separate from, the coverage of at least \$250,000 available to members under the NCUA's general share insurance rules.



The term "noninterest-bearing transaction account" includes a traditional share draft account on which the insured credit union pays no interest or dividend. It does not include any transaction account that may earn interest or dividends, a negotiable order of withdrawal ("NOW") account, money-market deposit account, and Interest on Lawyers Trust Account ("IOLTA"), even if share drafts may be drawn on the account.

For more information about temporary NCUA insurance coverage of transaction accounts, visit www.ncua.gov.

Be aware of Gas Stations holding your funds

When you pay at the pump with your debit card, gas stations usually place a hold of \$70 or more on your debit card (even if you spend less). The amount you spend may take up to 3 days to clear, and until your funds clear, your available balance might be less.

To avoid this hold, you can use your debit card inside the gas station, as they typically do not hold more funds than you actually spend. Please call Zip 24 (954-572-8989) to check the availability of your funds in order to avoid unnecessary overdraft fees.



i-Net Checking at 2.50% APY*

If you like online banking, saving time and earning dividends, then i-Net might be for you. To receive 2.50% APY, you need to:



1. Use FREE direct deposit** at least once a month
2. Use FREE online bill pay at least two times per month
3. Make at least 12 Visa Debit Card transactions per month (all ATM transactions excluded)
4. Sign up for FREE eStatements

*Annual Percentage Yield effective as of 7/1/11. If all qualifications are not met, yield paid is .10% APY. Maximum balance to earn 2.50% APY is \$25,000. Rates and terms subject to change without notice.
**Minimum deposit of \$150 per month.

Prepare Early with a Club Account



Want to save up for a vacation or the holidays? We can help you with a Club Account. A Club Account can be set up to automatically withdraw money from your checking or savings account each month. The amount that you accumulate will be put into a Club Account that earns interest.

All you have to do is choose the amount to save and the month that you want to withdraw the funds. The biggest advantage to this account is that you never see the money, so it doesn't get spent.

What a great way to save for the future!

Need Extra Cash? Try Our EZ Cash Loan

Get an instant \$500 with 6 months to repay and there's no credit check!*

To be eligible for an EZ Cash Loan:

- All your accounts and loans at the credit union must be in good standing
- You must be employed for at least two years with your current employer, and
- Your loan must be repaid through payroll deduction.



If you have successfully paid off an EZ Cash Loan with us before and have a 6-month payment history, then you might be eligible to borrow up to \$1,500, under similar terms. So if you are ready for EZ money today, let us know.

*Member must agree to payroll deduction for loan payments. If member is not currently enrolled in payroll deduction, then normal underwriting procedures for an Unsecured Loan will apply. There is a \$25 processing fee assessed for an EZ Cash loan.

Holiday Closings

Independence Day
Monday, July 4, 2011

Labor Day
Monday, September 5, 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

Call Center..... (954) 335-5100
Toll Free 1 (877) 635-3333
ZIP-24 (954) 572-8989
Toll Free 1 (800) 348-2728

WEBSITE

www.priorityonefl.org

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