

The Quarterly Report

January 2011

Happy New Year!

We hope you all
have a wonderful 2011!



Our Auto Loan Rates Just Got Lower!

That's right, we've slashed our auto loan rates. How low did we go? Auto financing for a new vehicle starts at an incredibly low 2.49% Annual Percentage Rate with terms up to 48 months! That means a low rate plus an affordable monthly payment.



And that's just ½ the story!
All our other auto loan rates have been slashed by .50%!

There's still more....
Get an auto loan with us and you have 90-days until your first payment is due!*

So, if you're in the market for some new wheels, you're timing couldn't be better. These rates won't be around for long so apply now. It's easy. Just visit us online at www.priorityonefl.org, call us or stop by our branch located nearest you.

*Annual Percentage Rate. ** All loans are subject to credit union lending guidelines. Interest will accrue for the first 90 days.

Happy New Year Loan

No matter what your need this new year, we have a loan to help you through.

- Borrow up to \$10,000
- Rates as low as 9.99% APR*
- Up to 48 months



*Annual Percentage Rate. Subject to credit union lending guidelines. Rates subject to change and determined by individual credit worthiness.

Get a 15% discount on TurboTax®

Getting your guaranteed biggest refund with TurboTax® is now easier than ever – it's right inside our website. TurboTax guides you through your taxes step by step, like a GPS – and finds all the deductions and credits you deserve. TurboTax even has help designed specifically for first-time users.



Let TurboTax:

- Provide answers to your commonly asked tax questions on every screen
- Save you time by bringing in personal, tax and direct deposit info right from your PriorityONE account
- Get your biggest refund possible fast – it can be deposited into your account electronically

Just log in to your free online banking account and click on the "My TurboTax" tab to get started. **And the best part is, if you purchase it through our website, you get a 15% discount!**

PriorityONE Gives Back to the Community

Our credit union is extremely committed to our community. This year, our employees gave their time and money to contribute to a variety of charities including **American Red Cross**, **Broward Gold Coast Down Syndrome Organization**, **Cooperative Feeding Program**, **50 Friends**, **Credit Union Political Action Team** and the **Starlight Children's Foundation**.



Employees Dianna, Melissa and CEO Nancy with donations for Starlight's Toy Drive.



Free Checking Accounts That Pay You!

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!

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 receive **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 1/1/11. 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.

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 1/1/11. 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.

Annual Meeting Notice

All members are invited to attend the 62nd Annual Meeting of PriorityONE Credit Union. Come learn about our progress during 2010 and the future direction of YOUR credit union.

Date: February 24, 2011

Place: PriorityONE Sunrise Branch
Meeting Room (first floor)
3000 N. University Drive

Time: 4:00 p.m.

Refreshments will be served. We look forward to seeing you there.



International CU Day a Success

On Friday, October 22, 2010, we celebrated International Credit Union Day! The motto was Local, Trusted, Serving you. Our members enjoyed meeting some of our business partners: A-1 Auto Detailing, Back In Line Chiropractic Center, Char-Hut, Costco, Employment Resources, Inc , Juice Plus and Pre-Paid Legal Services, Inc. as they showcased their products and services. Our employees came dressed for the occasion in the attire of their native countries. It was a memorable occasion, where employees, business partners and members had fun together.

Employees: Emma, Marilyn, Ruth & Kamla



Awesome Car Deals with CarFinders



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. Plus, when you use our convenient and free CarFinders service and finance with the credit union, you'll enjoy **no payments for 90 days***!

**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.**

**Subject to credit union lending guidelines.
Interest will accrue for the first 90 days.*



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 January, we'll show our appreciation by giving you a little extra green!

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



Protect Your Identity with ID SafeChoice!



As part of our commitment to fight identity theft, PriorityONE is pleased to offer IDSafeChoice Recovery Club for all checking account holders and their family members. This program helps members recover their identity in the event it is stolen. For just \$1.25 per month, you get the peace of mind knowing that you have an ID theft recovery professional who will work on your behalf to restore your good name if your identity is stolen.

Plus, we also offer an upgraded program which offers credit report analysis from all three bureaus, full credit score and report annually, \$25,000 in reimbursement expenses should your identity be stolen, daily alerts of suspicious activity and more, all for \$5.95 per month per individual or \$9.95 per month for your family. If you have a checking account with us, and you are not interested in this valuable protection, let us know at any time. If you have not opted out of the program, your checking account will be charged the membership fee of \$1.25 per month.

Mechanical Breakdown Protection Can Save You Big Money

Did you know you can get Mechanical Breakdown Protection (MBP) for a car you already own? We offer Route 66 MBP to all of our members, regardless of where or when you purchased your car. Route 66:

- Extends coverage beyond the manufacturer's warranty
- Flexibility of taking your vehicle to the licensed repair facility of your choice, anywhere in the U.S. or Canada
- All plans include 24/7/365 roadside assistance and rental car allowance.¹

So if you are looking to save some big money on future car repairs, call us about our MBP today!

¹Based on the written terms of the contract. Not all vehicles will be eligible for MBP coverage. This program is filed and approved by the Florida Department of Insurance, and certain underwriting guidelines must be met for eligibility.



Need Extra Cash This New Year? 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.

Ready for a real bonus? Well, if you have successfully paid off an EZ Cash Loan with us before, then you just might be eligible to borrow up to \$1,500, under the same terms.

So if you are ready for EZ money today, let us know.

*Member must agree to Payroll Deduction for loan payments. If the 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. Repayment of loan must be paid by 180 days.



Holiday Closings

Martin Luther King, Jr. Day

Monday, January 17

Presidents' Day

Monday, February 21



SUNRISE

3000 North University Drive

FORT LAUDERDALE

1900 West Oakland Park Boulevard

CORAL SPRINGS

1700 N. University Drive, Suite 100

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