

# The Quarterly Report

Fourth Quarter 2011

## Same Car, New Low Rate\*...Now That's Smart



Save up to **3%** when you refinance your current auto loan with us.

**Plus enjoy 90 days until your first payment!\*\***

If you have an auto loan somewhere other than PriorityONE, we want you to move that loan here. Refinancing is quick and easy, and best of all it will most likely save you a ton of money! In fact, **your savings could add up to thousands of dollars over the life of your loan!**

**Here is an example of how much you can save:**

On a \$25,000 loan with a **9%** interest rate and a 48-month payment schedule, your total monthly payment would be \$622.13 and you would pay \$29,862.05 over the life of the loan.

By refinancing with PriorityONE at a **6%** interest rate, you would have a lower monthly payment of \$587.13 and would pay \$28,182.03 over the life of the loan.

**Total savings = \$1,680.02!**

\*Annual Percentage Rates as low as 3.25%. Actual rate may vary depending on credit score and is subject to change without notice. Subject to credit union lending guidelines. Offer only for auto loans not currently financed through PriorityONE. Copy of current contract must be provided to verify existing loan rate and term. Maximum mileage limit to refinance is 70,000 and vehicles 2005 or older must follow term restrictions from our Consumer Lending Plan. Minimum loan amount associated with this offer is \$3,000, maximum term is 72 months. Title Transfer charge of \$74.75 is required by DMV. Offer good through 12/31/2011. \*\*Interest will continue to accrue during the first 90 days.

## Holiday Loan

The holidays are right around the corner. Wish lists may be long, but cash could be short. Whether it's buying presents or furniture, decorating or home improvements, traveling or entertaining, our Holiday Loan can help brighten your holidays.

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

Be prepared to celebrate the season in style with a little help from your credit union. To apply, complete a loan application online, call in your request or stop by any PriorityONE office.



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

## 'Tis the Season for Visa Gift Cards

DeluxeCard® Visa Gift Cards are prepaid gift cards that can be used anywhere Visa debit cards are accepted. We are offering them in any amount from \$20-\$750, at a price of \$3.95 per card.



Plus, there is no additional activation fee, and the card never expires. What a great gift for the upcoming holidays, or any day you want to make someone feel special.

## Prepare For The Holidays



Are you making a special trip out of the country or considering a large purchase this Holiday Season? Be sure to include us in your plans.

If you are traveling overseas, let us know so we can make sure you have access to your debit or credit card funds

during your travels. We just need to know when you are leaving and when you are planning to return home.

Also, if you want to make a large purchase – something that's outside of your normal purchase patterns – alert us as well. We want your holiday shopping to go as smoothly as possible.

If you call us, we'll ask you to verify certain information, including phone numbers. Having current numbers helps our staff get in touch with you should there be a question about your credit or debit card purchases.

Contact our call center at 954-335-5100 (option 2) or stop into one of our branches for more information.



## Our Free Checking Will Rock Your World!

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 dividends 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 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 10/1/11. If all qualifications are not met, yield paid is 0% APY. 1.50% APY paid on balances up to \$25,000. Rates and terms subject to change without notice. \*\*Minimum deposit of \$150 per month.

### i-Net Checking at 2.50% APY<sup>1</sup>

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<sup>2</sup> 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

<sup>1</sup>Annual Percentage Yield effective as of 10/1/11. If all qualifications are not met, yield paid is .10% APY. 2.50% APY paid on balances up to \$25,000. Rates and terms subject to change without notice. <sup>2</sup>Minimum deposit of \$150 per month.



## Help Us "Fill The Satchel" For MDA

For more than 50 years, the National Association of Letter Carriers (NALC) has been a corporate sponsor of the Muscular Dystrophy Association (MDA). This year NALC is conducting the first nationwide "Fill the Satchel" day to raise funds for MDA. During October, PriorityONE is helping the NALC in its efforts by offering you an opportunity to donate at any of their three branches. Look for the letter carrier "satchels" at your local Priority One Credit Union and help letter carriers continue their fight to "Deliver the Cure." As always, we proudly support our postal workers and their efforts to give back to the community.

We ♥ Postal Workers!



# International Credit Union Day Celebration!

## Friday, October 21st

We invite you to celebrate with us on Friday, October 21st. Stop by and meet some of our business partners, who will be showcasing their products and services. Of course we will have refreshments waiting for you too from 11am-5pm.



## Need Extra Cash This Season? 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.

*\*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.*

## Going Places and Win Sweepstakes!

Use a Florida CU Service Center during the months of October and November 2011 and you'll automatically be entered in the Going Places and Win Sweepstakes!\* Every transaction you make is your entry to win\* great prizes including:



- iPads • Navigation systems • 7" color TVs  
Portable DVD players • Weather monitors  
Gift Cards • Gas Cards • And more**

There are more than 230 shared branches in Florida where you can make routine transactions such as deposits, withdrawals, loan payments and more. (Be sure to have your photo ID and member number.)

Visit a Florida CU Service Center during October and November for your chance to win great prizes!

*\*Visit any participating Florida CU Service Center for complete sweepstakes rules and entry forms. Some transaction availability may vary by Florida Shared Branch facility. No transaction is necessary to enter the Going Places and Win Sweepstakes. Entrants must be at least 18 years old to win a prize.*

## Skip-a-Pay is Back

If you are a member in good standing, current on your PriorityONE loan, and have had no delinquency or extensions during the past 12 months, you can choose to skip your December loan payment (there is a \$25 processing fee per loan). Starting December 1st, you can find a Skip-a-Pay form on our website or at our branch.



Name \_\_\_\_\_ Loan Account # \_\_\_\_\_

Please check which month is to be deferred:  December 2011

Pay the \$25 processing fee for each loan from my:  Savings  Checking

Defer my loan payment on my loan account(s) listed above. I understand all terms and conditions apply. The interest will still accrue on the unpaid balance at my contract rate and will extend my final loan payment by one month.

X \_\_\_\_\_ Date \_\_\_\_\_

Signature/Primary name on loan(s)

*\*The loan must be at least 6 months old and in good standing with no delinquency. Credit cards and First and Second Mortgages are not eligible.*

# Work With Someone You Trust

A Message from the MEMBERS Financial Services Program



- Is your retirement money invested properly?
- Will you have enough income for retirement?
- How will you pay for a child's education?
- Financially, what would happen to your family if you died?
- How will you pay for long-term care?

The MEMBERS Financial Services Program located at your credit union has one objective: to help you reach your financial goals. We're here to help you make sound

financial decisions consistent with your risk tolerance, investment timelines and goals.

The program works in cooperation with your credit union and complements the products and services the credit union makes available to you. Together we can provide a total package to help you realize your full financial potential.

When it comes to insurance and investments, we understand the importance of a trusted partner. Contact our MEMBERS Financial Services Representative, **Jay Bach** today at **954-335-5100 x 114** for a no-cost, no-obligation appointment.

*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.*

## Calling All Future Board Members!

The Nominating Committee is now accepting nominations for qualified volunteers to serve on the PriorityONE Credit Union Board of Directors. If you are interested and would like more information, please contact Michael at 954-335-5100, ext. 219 before December 1, 2011.



Also, if you have not been able to make an annual meeting and have concerns that you would like to voice, please feel free to email us at [info@priorityonefl.org](mailto:info@priorityonefl.org) or call us 954-335-5100, ext. 219. Our next annual meeting will take place during the first quarter of 2011. We will announce the date and time in our 1<sup>st</sup> quarter newsletter.

## COBRA Too Costly? Quorum Can Help



COBRA can be a good option for maintaining the health coverage your employer used to provide. However, COBRA coverage is generally very expensive and it isn't the best solution for everybody. If you're in relatively good health, ask about the affordable health insurance options available through our partner Quorum Insurance, LLC. Call Quorum today at 800-714-1447, or use the website link on our home page at [www.priorityonefl.org](http://www.priorityonefl.org).

## Holiday Closings

We will be closed on  
October 10th, November 11th,  
November 24th (Thanksgiving),  
December 26th and January 2nd.

We will have regular business hours  
on Christmas Eve and New Years Eve.

**We hope you have a  
wonderful holiday season!  
All the best to you and yours!**



*Anytime, anywhere, you are priorityONE.*

### 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](http://www.priorityonefl.org)

### PRESIDENT/CEO

Nancy Rappaport

### BOARD OF DIRECTORS

**Rick Wepler**, Chairman

**Jerry Schwab**, Vice Chairman

**Alana Ragoonan**,

Audit Committee Chairperson

**Levora Holsey**, Director

**Don McMahon**, Director

