


The Quarterly Report

October 2010



Happy holidays
to you and yours!

Fall Car Sale!

October 23rd & 24th
9 am - 6 pm



No payments
for 90 days!*



Low Fleet Prices!

Take advantage of the same special low pricing on vehicles generally reserved for major corporations.

Have your car loan **pre-approved** before the sale by calling our very own CarFinders, **Sherry Holop at 954-290-5737**. Be sure to provide her with a description of the vehicle you want so she can locate it at the best possible price for you.

New and used vehicles of several makes and models will be available for our car sale, including:

**Coconut Creek Hyundai,
Mitsubishi & Saturn**

Maroone Ford, Honda & Toyota

Gunther VW, Mazda & Kia

Lower your interest rate by as much as .75%

- **.25% off** when you sign up to make your payments through payroll deduction
- **.25% off** if you purchase our extended warranty and GAP coverage
- **.25% off** if you purchase a hybrid or flex-fuel

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

Holiday Loan

Before you know it, the holidays will be here. 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 to individual credit worthiness.*



Celebrate International Credit Union Day with Us!

Celebration on
Friday, October 22

Local. Trusted. Serving you. That is the motto for this year's International Credit Union Day. We invite you to celebrate with us on Friday, October 22nd. 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-6pm.

**LOCAL.
TRUSTED.
SERVING
YOU.™**



Great Rates on Mortgages!

Did you know that, contrary to what you may hear in the media, mortgage loans at historically low rates are still available for qualified borrowers to purchase a home? In fact, this is a great time for homebuyers in general. With the current economy, housing costs are down in many areas of the country, and home sellers are also likely to be very motivated to make a deal.

In addition, with today's very low rates, it may also be a great time to refinance an existing loan. While there are many different situations where refinancing makes sense, it isn't always advisable. In general, refinancing might be right for you if:

- **You have a balloon or adjustable-rate loan and would prefer the stability of a fixed-rate loan**
- **You would like to take advantage of the equity available in your home**
- **You want a shorter-term loan so you can pay off your home at a faster rate**
- **Current rates are lower than what you currently pay**

PriorityONE CU has partnered with SWBC Mortgage to offer our members a wider variety of mortgage products, including FHA and VA loans with competitive rates and fees. We know you don't finance a home every day, so we will take the time to explain all the options available to you and help you to identify the product that best meets your financial objectives.



Coming Soon...Pay your credit card bill online!*

We will be adding a new benefit to your Visa Platinum card. You will be able to make a credit card payment from your home computer, at anytime of the day, by accessing your online account.



You will have the freedom to make payments from either your credit union savings or checking account or a savings or checking account from any other financial institution. Once you log into your online account, select "Pay My Bill", and enter the amount of the payment and the date you would like the payment made. You will also have the ability to print out the confirmation of the payment. The funds are electronically deducted via ACH from your savings or checking account - no checks, no stamps, and no envelopes - just quick and easy payments!

**Expected release date is 11/01/10.*

**Rates are subject to change daily. Actual loan rates are based upon several factors including credit history, property appraisal, loan type and term. SWBC Mortgage is an Equal Housing Lender.*

Save with Sprint!

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:

- **10% OFF** most regularly priced Sprint individual service plans
 - **15% OFF** most regularly priced Sprint business service plans
 - Waived activation fee on new activations
 - Waived upgrade fee
 - 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 Discount:

- Call **877.SAVE.4CU** (877.728.3428) and let them know you're a **credit union member**. Ask to be a part of the NACUC_ZZM Corporate ID to save
- Click **www.SprintSave4CU.com**
- Visit your nearest Sprint store

PriorityONE Credit Cards are Great!

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**
- **No fee for cash advances**
- **Cash advance and purchase rates are the same**
- **Interest-free grace period on purchases**
- **CU Rewards bonus points**

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



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 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.



Give your loan payment a break with Skip-a-pay

If you are a member in good standing, current on your PriorityONE loan, and had no delinquency or extensions during the past 12 months, you can choose to skip your November or December loan payment (there is a \$25 processing fee per loan). Starting November 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: November 2010 December 2010

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.*



Anytime is the right time for good financial advice



Making the right financial decisions is no easy task in today's crazy-busy world. There are hundreds of variables, and no one has the time to understand them all.

With *Anytime Adviser*®, you don't need time – you just need a Web browser. This invaluable, online resource can help you with all your big financial decisions. *Anytime Adviser* includes a series of Web-based coaching modules that provide guidance on new and used car buying; home buying; ID theft; checking accounts; credit card management; and money management for couples.

And the best part is that *Anytime Adviser* is available wherever and whenever you need it – giving you added flexibility and convenience. It's another service provided by a reliable source of financial information: Your credit union. Visit your *Anytime Adviser* today!

Holiday Closings

Christmas Eve Closing at 1:00pm
Christmas Day Closed
New Year's Eve Closing at 1:00pm
New Year's Day Closed



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

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

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 January 14, 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@priorityone.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 January newsletter.

\$250,000 NCUA Share Insurance Protection Now Permanent!

What great news... federally insured credit union member accounts are insured to at least \$250,000 by the National Credit Union Share Insurance Fund, a federal insurance fund backed by the full faith and credit of the U.S. Government.

