

# The Monthly Update

March 2008

## Pay "Zip" with Our Zip Free Checking



If you're still checking with "them", it's time you checked us out. Our new Zip checking features:

- No minimum balance
- No monthly service fee
- No per check charges

So you pay "zip" for Zip checking. And there's more. Take advantage of FREE services that cost you Zip and make your checking account easy and convenient to access:

- FREE online account access
- FREE online bill pay
- FREE direct deposit
- FREE VISA debit card\*

Our Zip checking account amounts to lots of time and money savings for you. So what are you waiting for? Zip on over and open your Zip FREE checking account today.

*\*Members must meet qualifications for a VISA debit card.*

## Talk It Up with a Free\* BlackBerry Pearl or Motorola RAZR V3

That's right! PriorityONE members who enhance their existing membership by adding another qualifying account can choose from over 15 hand-held devices offered by T-Mobile.\*

And, if you are an Eagle member, you automatically qualify for a free phone!



Talk us up to your family and friends! When you refer new members who open two qualifying accounts, they can get a phone device too!

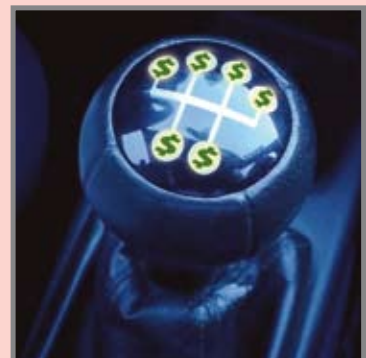
Stop by or call us today to take advantage of this great offer.

*\*BlackBerry(r) Pearl offer requires new, two year voice plan and data plan from T-Mobile.(r) Motorola RAZR V3 offer requires new, two year voice plan from T-Mobile. Offer available through December 31, 2008 at all Priority One branches. Subject to change without notice. BlackBerry(r) Pearl-\$399 MSRP: Free after \$374 instantaneous rebate and \$50 mail-in rebate (\$50 T-Mobile rebate). Motorola RAZR V3-\$399 MSRP: Free after \$399 instantaneous rebate and \$30 mail-in rebate (\$30 T-Mobile rebate). Additional restrictions apply. See printed materials and T-Mobile's Terms and Conditions, viewable at [www.t-mobile.com](http://www.t-mobile.com). T-Mobile is a federally registered trademark, and the magenta color is a trademark, of Deutsche Telekom AG. (c)2007 T-Mobile USA, Inc.*

## Switch Gears and Get up to \$200 Cash!\*

Is your current auto loan financed elsewhere? Then switch gears and downshift into a lower monthly payment with PriorityONE. Refinance that car loan you thought may have been a good deal for a better deal at your credit union. Chances are we'll lower your rate so you'll have more money in your pocket every month. And, we'll put cash into your pocket right away with up to \$200 at loan closing.

Call our Loan Professionals at 954-335-5100, stop by any of our offices or visit [www.priorityonefl.org](http://www.priorityonefl.org) and use the Loan Calculator to see just how much you could be saving. This is a limited time offer so hurry and apply today.



*\*Refinance a loan balance from \$10,000 to \$20,000, receive \$100; over \$20,000, receive \$200. This offer does not apply to refinancing existing PriorityONE auto loans. Conditions and restrictions apply. Credit Union loans are granted on the basis of creditworthiness and the ability to repay. Subject to loan approval. Offer may be modified or withdrawn.*

# Save Some "Green" with eStatements



Save trees by saving the paper it takes to print out your account statements! Instead, sign up to receive your statements electronically online. It's got the same look and same information as your paper statement. But you'll receive it more quickly, securely and you'll save some "green" – trees to help our environment and cost to your credit union for producing a paper statement. Remember, when we save money, the savings are passed on to you through better rates and lower costs! Sign up for eStatements today at [www.priorityonefl.org](http://www.priorityonefl.org).

# Toss the ATM Card - Debit Cards Are In!



As an enhanced security measure, starting April 1, 2008, if you have a PriorityONE ATM card AND our Visa debit card for the same checking account, your ATM card will be deactivated. You will need to destroy and discard your ATM card and replace it with your debit card.

Your debit card offers the same convenient access to ATMs as your ATM card and more! Use it to make purchases everywhere a Visa debit card is accepted. Plus, you can even get cash back with your transactions. And, it will work in thousands of ATMs worldwide – same as when you used your ATM card previously. It's the one card that does it all!

Along with the convenience of our debit card, you'll receive the safety provided by Visa. So, if your Visa debit card is lost or stolen, and a fraudulent purchase is made, your liability is zero. That means you pay nothing.

Security is one of our highest priorities. So be sure to request your Visa debit card today. Your ATM card will be canceled and no longer accepted at machines after March, 2008.

# Don't Get Caught in a "Phishing" Net



**PHISHING:** the practice of luring unsuspecting Internet users to a fake website by using authentic-looking email with the real organization's logo, in an attempt to steal passwords, financial or personal information, or introduce a virus attack.\*

Phishing scams sent out to consumers are continuing to increase dramatically. While online banking and e-commerce are safe, you should be careful about giving out your personal financial information. Here are a few tips to help you avoid becoming a victim of phishing:

- Be suspicious of any email with urgent requests for personal financial information – they typically ask for usernames, passwords, credit card numbers, social security numbers, etc. PriorityONE will never ask for your personal information in this manner.
- Don't use the links in an email if you suspect the message might not be authentic – instead call the company or log on to their website directly by typing in the Web address in your browser
- Avoid filling out forms in email messages that ask for personal financial information – only communicate this information via a secure website
- Regularly log into your online accounts as well as check your credit and debit card statements, to ensure that all transactions are legitimate – call immediately if anything is suspicious

\*Webster's New Millennium™ Dictionary of English, Preview Edition (v 0.9.7) Copyright © 2003-2008 Lexico Publishing Group, LLC

# Tax Season Loan



Beat the tax blues with a Tax Loan from PriorityONE. With rates as low as 8.49% APR\* and convenient repayment terms, your tax bite will be easier to handle.

Avoid any tax penalties and apply now by phone, online or at any of our office locations.

\*Annual Percentage Rate. Subject to credit union lending guidelines. Actual rate may vary depending on credit worthiness.

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FORT LAUDERDALE • 1900 West Oakland Park Boulevard  
CORAL SPRINGS • 1700 N. University Drive, Suite 100

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