

The Monthly Update

November 2007

Feeling Trapped by High Car Payments?



Break free! If you're paying too much for your car loan that's financed elsewhere, refinance at PriorityONE. Chances are we can lower your rate. That means substantial savings over the life of your car loan.

Get up to \$200 Cash!*

| REFINANCE... | RECEIVE... |
|----------------------|------------|
| \$10,000 to \$20,000 | \$100 |
| \$20,000 and over | \$200 |

If you're feeling trapped with high car payments, break free and refinance with us today. This is a limited time offer. Apply the most convenient way for you:

- Online - www.priorityonefl.org
- By phone - 954-335-5100
- At any PriorityONE branch

*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 Offer may be modified or withdrawn.

Got Big Plans?

When it comes to funding life's big-ticket items, our Home Equity Line of Credit can help pay for those big plans. While other financial institutions offer home equity lines at the prime rate or higher, we're offering...

- Rates as low as prime MINUS .25%!*
- No closing costs!*
- Use your line whenever you need money
- Easy access by phone, check or in person
- Interest may be tax deductible (see your tax advisor)

Use your home's equity to get more out of life. Take advantage of our below prime rate and no closing costs limited time offers today.

*Special Annual Percentage Rate applies to loan applications submitted prior to promotion deadline. Interest rates may vary and are indexed to the Prime Rate as published in the Wall Street Journal. The applicable interest rate varies depending on your credit qualifications and the amount borrowed. This offer may be withdrawn at any time. Minimum for the line of credit (\$10,000) and initial draw (\$5,000). Property insurance is required. Flood insurance may be required. Refinances of PriorityONE HELOCs are excluded. If credit line is closed within the first 24 months, member must reimburse closing costs.



Meet a PriorityONE Staff Member!

PriorityONE recognizes that our greatest asset is YOU, our valued member. That's why during the month of November, a PriorityONE staff member will be acting as your receptionist of the day to help you fulfill all of your financial needs.

Come in any day this month to meet with a different staff member and learn how to use our FREE Online Banking and Bill Pay system. Simply bring in your bills, and we'll help you sign up for Online Bill Pay. You can also get answers to your questions regarding any of our products and services.

As always, we value your comments and encourage you to come in to our branch and meet a different staff member everyday. With friendly, professional and personalized service, we will go out of our way to ensure your experience with PriorityONE is pleasant and first-rate.



PriorityNOTICES



Give Your Loan Payment a Holiday

If you are a member in good standing, current on your PriorityONE loan, and have no delinquency or extensions during the past 12 months, you can choose to skip your December or January loan payment. (There is a \$25 processing fee per loan.) Visit our web site or call us for a Skip-A-Payment form today.



Calling All Future Members of the Board!

If you are interested in learning more about becoming a Board Member, either now or in the future, please call Bobbi Bach at 954-335-5119.



We're Saving Trees!

So far this year, your credit union has saved the equivalent of 78 trees by recycling our used paper.



Promotion Congratulations

Lori Lattimore is the new Branch Manager at our Sunrise location. The next time you stop by, be sure to say hello.

Sign Up for FREE Online e-Statements and Earn \$5!

Get your statements electronically every month with e-Statements. You can securely access your account statements around the clock online. It's a safe, secure and convenient way to get your information – all with the click of a mouse.

Why Use e-Statements?

- View your statements anywhere you have internet access
- Save paper, which saves trees
- Save your credit union printing and postage costs (remember, savings are passed on to you)
- Reduce mailbox and filing cabinet clutter
- Archive your statements electronically for 12 months or download them
- Read our super newsletter at our web site!



ADDED BONUS

When you sign up for free e-Statements by November 30th, we'll make a \$5 deposit into your account.*

Sign Up Now

Simply log on to our web site at www.priorityonefl.org and:

- Enter your Member # and password
- Click on "Additional Services" Click on "BIT – Online Statements"
- Follow the easy prompts

**Bonus will be posted on your December 2007 statement.*

Gift Wrap Your Memories

That time of year is already creeping up on us ... it's almost time to celebrate the holidays. If you want to make some special memories this season but cash is short, let our Holiday Loan gift wrap your plans.

- Rates as low as 9.99% APR*
- Flexible terms
- Easy payments

Jumpstart your holiday shopping and apply today.

**Annual Percentage Rate. Subject to credit union lending guidelines.*



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