



Priority New Start Checking

If you've had problems with a past checking account that is making it difficult to get one now, PriorityONE can help.*

Benefits

- Receive an ATM card with \$200 daily access
- Access to FREE eStatements
- Maintain positive account activity for one year and then you can apply to convert to a checking account with no monthly service fees!

Requirements

- Direct Deposit from your employer (minimum \$150 per month)
- \$150 held in your savings account
- Monthly service charge of \$10

**Members with more than two reported closed accounts for non-sufficient funds activity and/or have committed fraud on a banking account are not eligible for Priority New Start Checking. Overdraft Privilege is not available on this account.*



EZ Cash Loan

Short on cash? Need to establish credit? Qualified members can take advantage of our EZ Cash Loan.

Benefits

- Borrow \$500 instantly
- No credit check
- Six months to repay
- Repayment history reported to credit bureau
- Eligible to borrow up to \$1,500 after 6 months

Requirements

- 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 or retired with a minimum of 6 months direct deposit retirement income, and
- Your loan must be repaid through payroll deduction

**There is a \$25 processing fee assessed for an EZ Cash loan. Repayment of loan must be paid by 180 days.*

Visa Platinum Secured Credit Card

A secured credit card is a great option for establishing or rebuilding your credit history. Once you qualify, your credit line must be secured by funds in your savings account. For example, if you are approved for a \$500 credit card, then you must keep a minimum of \$500 in your savings account.

Benefits

- Available in amounts from \$500 to \$2,000
- Rates from 7.99%APR*-17.99%APR*
- No annual fee
- No fee for cash advances
- Interest-free grace period on purchases
- Customized card design available
- Same rate for cash advance and purchases
- Online access
- Visa alerts via email and cell phone
- CU Rewards points for travel or merchandise

Requirements

- Must be a member of PriorityONE Credit Union (and be the primary account holder)
- Must be 21 years or older (a cosigner is needed for applicants younger than 21)
- Complete credit card application
- May require verification of income
- Copy of drivers license or state-issued ID
- Your credit line must be secured by funds in your savings account**

**Annual Percentage Rate. Subject to credit union lending guidelines. **Secured by equivalent funds in your PriorityONE savings account.*

