

The Quarterly Report

Fourth Quarter 2012

With rates this low...

1.49% APR*

...stop dreaming,
start driving!



Whether you're buying a new or used vehicle, you'll have an affordable monthly payment with car loan rates starting as low as 1.49% APR* from PriorityONE. Rates this low won't be around forever – only through November 30, 2012.

*Annual Percentage Rate applies to 2007 models and newer for 36 month terms. No additional discounts apply. 89% loan-to-value or less. 1.49% APR applies to credit score of 680 and above. Not applicable for auto loans already financed through PriorityONE.

Mortgage Rates Are At Historic Lows

Now might be the perfect time for you to take advantage of the lowest rates in 40 years. The average 15-year fixed-rate mortgage is 3% APR* and the average 30-year fixed-rate mortgage, is 3.59% APR.*



Whether you are refinancing or purchasing, let PriorityONE be your first choice for professional service and great rates. Call 800-460-6990 today to get pre-qualified!

*Annual Percentage Rate. Loans subject to credit approval. Rates are subject to change. First mortgages provided by our partner SWBC.



Drive a Better Deal with



Save time and money on your next new or used vehicle with CarFinders. From locating the vehicle you want to negotiating a "special fleet price", CarFinders does the work for you.

When you use our convenient and free CarFinders service and finance your vehicle with us, you can take advantage of **no payments for 90 days***

**No
payments
for
90 days!***

Call Sherry Holop of CarFinders at 954-335-5100, ext. 113. Provide her with the make, model and options you want. Then relax while she goes to work finding you the right car at the best price. It's that easy.

*Subject to credit union lending guidelines. Interest will accrue daily, including during the first 90 days.



Financial control:
brought to you by
your mobile device

Take PriorityONE with you wherever you go.

Our mobile banking is a fast, free¹ and secure way to:



Check your account
balance and
transaction history



Transfer funds
between
eligible accounts



Contact us
or locate an
ATM quickly²

To get started, select your device and log in with the same credentials you already use for online banking.

iPhone® App

Search for **PriorityONE Credit Union** on the App StoreSM or download through iTunes[®].



Android™ App

Search for **PriorityONE Credit Union** on Google Play.



Mobile Web

Visit **www.priorityonefl.org** on your mobile Web browser.



Text Message

Our Text number is **454545**. Provide us with your mobile phone number to start enjoying Text Message Banking.



1. Message and data rates may apply from your wireless carrier.
2. For eligible members. Not available with text message banking.

We offer Student Loans



The PriorityONE Smart Option Student Loan[®] by Sallie Mae[®] is an ideal solution to help bridge that gap between scholarships and federal loans and the cost of education expenses.

The loan offers simple repayment options and allows students to borrow up to 100 percent of school certified education costs (minimum \$1,000). It offers competitive interest rates and there are no origination or disbursement fees for students attending degree-granting institutions. Plus, applying with a creditworthy cosigner may lower the interest rate – and gives a better chance of approval.

PriorityONE, Sallie Mae and you. Together we can do this.

Visit <http://www.salliemae.com/smartoption/priorityonefl> to learn more and apply today!

SALLIE MAE RESERVES THE RIGHT TO MODIFY OR DISCONTINUE PRODUCTS, SERVICES AND BENEFITS AT ANY TIME WITHOUT NOTICE. CHECK THE SALLIE MAE WEBSITE (www.salliemae.com) TO OBTAIN THE MOST UP-TO-DATE PRODUCT INFORMATION.

Sallie Mae Smart Option Student Loans are made by Sallie Mae Bank[®] or a lender partner.

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7.99%
APR*

Holiday Loans Starting at 7.99% APR*

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
- Up to 48 months



*Annual Percentage Rate. Subject to credit union lending guidelines. Rates subject to change and determined by individual credit worthiness. Rate good through 12/31/12.

Visa Gift Cards Make Great Gifts

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 holidays.

Celebrate International Credit Union Day With Us!

Friday, October 19th • 11am-5pm

It's time for our annual International Credit Union Day Celebrations. And since Members Matter Most, we want to invite you to celebrate with us!

Enjoy delicious refreshments, fun giveaways and meet some of our business partners as they showcase their products and services.



Be Wary of Skimming!

Fraudsters have been active lately, attaching skimming machines to ATMs. The skimmer records all your card information, often including your PIN. The crooks then create a new card and use it, draining your account. Be on the lookout for devices that are placed over ATM card readers, or mirrors placed on the outside of the ATM. Report any such devices to store owners or managers before conducting a transaction.

Shopping for a Pre-Owned Car?



If you're looking for a quality used vehicle, head to AutoBranch. It's a dealership

designed for credit union members featuring a friendly, hassle-free environment. Check out the inventory at www.TheAutoBranch.com, call 954-691-CARS (2277) or stop by. AutoBranch is conveniently located at 1300 S. Federal Highway in Ft. Lauderdale.

Holiday 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 November 15th, you can find a Skip-a-Pay form on our website or at our branch.

Name _____ Loan Account # _____

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 and have had no delinquency. Only one offer per loan, per 6-month period. Separate coupon required for each loan. Credit cards and first and second mortgages are not eligible. Coupon must be submitted at least one week before loan payment is due.

Discontinuation of Loan Coupons

Effective December 1, 2012 we will no longer use loan coupons. Instead, we ask that you utilize one of the several convenient payment options listed below:

- **In person** at any of our 3 branches or Shared Service Centers
- **Online** by logging into your account at www.priorityonefl.org
- **By cell phone** using your PriorityONE iPhone or Android Apps
- **By phone** using our Zip-24 Automated Phone Banking System. Our Zip-24 numbers are (954) 572-8989 and (800) 348-2728 (outside Broward County)
- **By account transfer** using an ACH transfer that you can set up from another financial institution.
- **By mail** - be sure to list your account number and loan suffix in the "memo" line of your check. Mail checks to: PriorityONE Credit Union, 3000 N. University Drive, Sunrise, FL 33322.



Quorum Insurance strikes the perfect balance between quality and price. As an independent agency affiliated with PriorityONE, Quorum isn't tied down to

limited sets of policies from one company. Rather, the insurance professionals at Quorum have the freedom to select the best coverage and the most competitive rates from an array of financially stable insurance carriers.

Quorum offers: **Auto Insurance • Flood insurance**
Health and dental coverage
Home insurance • Recreational vehicles
Commercial insurance

Call Quorum today at 1-800-714-1447 to get a quote.

Be a Hero at the Office!

If you work in Broward County, let your employer know about the advantages of PriorityONE membership and that it can be offered as a **FREE fringe benefit** to all your co-workers! That's right – everyone at your workplace may be eligible to join YOUR credit union – and your employer gets to add a fringe benefit without cost.

If you have your own business or work for a company that doesn't offer credit union service, call **Dianna** at **954-335-5131** and let her know. Dianna will contact your company and set up an appointment to explain how easy it is to offer PriorityONE as a **FREE fringe benefit** to employees.



Holiday Closings

We will be closed on
October 8th, November 12th,
November 22nd (Thanksgiving),
December 25th and January 1st.

We will close at 1:00 pm on
Christmas Eve and New Year's Eve.

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



SUNRISE

3000 North University Drive

FORT LAUDERDALE

1900 West Oakland Park Boulevard

CORAL SPRINGS

1700 N. University Drive, Suite 100

PHONE

Contact 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

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