

# HAPPY NEW YEAR 2026

Published for Members of PriorityONE Credit Union of Florida • Winter 2026

## Navigating a New Course: PriorityONE's 2026 SYSTEM UPGRADE

Happy New Year, Valued Members!

At PriorityONE Credit Union of Florida, our compass is always set on you, our member. To ensure we continue to provide you with the best financial voyage possible, I am excited to announce a major investment in our future: **PriorityONE's 2026 System Upgrade.**

This essential upgrade will take place between **February 27 and March 3, 2026**, and transition us to a more modern technology platform, ensuring we deliver the digital services, enhanced security, and speed needed to navigate the financial seas you deserve.

While we are charting a smooth course, please be advised that there may be brief, temporary interruptions for services like our mobile app and online banking during specific timelines. We are dedicated to minimizing any disturbances and will provide detailed charts and timelines closer to the upgrade date.

Thank you for your continued trust and partnership as we set sail toward a better, faster, and more secure PriorityONE Credit Union of Florida.

Deana Hennessey  
President and CEO



## GOT A HIGH INTEREST CAR LOAN WITH ANOTHER LENDER?

# MOVE IT!

Refinance with us and start saving today:

- **Up to 3% off your auto loan rate that's with another lender\***
- **3 months, no payments\*\***
- **\$25 Gas Card at closing**

**Move your loan - keep your cash.** To apply, visit us at [priorityonefl.org](http://priorityonefl.org) and complete a loan application, call or stop by the PriorityONE branch nearest you.



\* Subject to floor rate, credit score and term. Auto loans must be from another lender. Subject to credit union lending guidelines. New members must qualify for membership. \*\*Interest will accrue during this period. Offer ends soon!

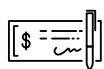
*Your Financial Success, Our Priority!*



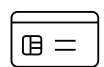
## Got Financial Goals, But an Unclear Roadmap?

# We're Your GPS.

Don't wander when it comes to your money. We offer a full suite of financial products and expert guidance to navigate the path to your goals - all in one trusted place.



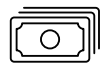
**Checking Accounts:** Earn interest with no minimum balance requirements



**Credit Cards:** Low interest rates and contactless payments



**Auto Loans:** Low rates and fast approvals/closings



**Personal Loans:** Low rates with flexible terms



**Mortgage Loans:** Competitive rates across a broad range of programs



**Scholarship Awards:** Available for college and technical education

And so much more!

# Stay Vigilant and Outsmart Scammer's Tricks In 2026

## STOP! THINK! VERIFY!

- Check accounts frequently for unauthorized transactions via Mobile or Online banking and set up transaction alerts.
- Use Card Control to turn off your debit card when not in use.
- Be skeptical and verify. Be suspicious of unsolicited contact - If you get an unexpected call from PriorityONE asking for personal information or money, it's not POCU, hang up and call 954-335-5100, Option 2.
- Safeguard your personal information. Do not share your card and PIN number, login credentials with anyone or any codes received via text.
- Recognize the "Four Ps" of scams: Look for tactics that involve Pretending to be someone official, creating a sense of Problem, applying Pressure to act fast, and demanding immediate Payment.



Don't become a victim! The best defense against a scam is vigilance and knowledge. Learn more here, <https://consumer.ftc.gov/scams>

## Our New Visa Credit Cards are Now CONTACTLESS! Tap2Pay!

PriorityONE is committed to making your financial transactions safe, secure, and incredibly convenient. That commitment now includes our brand-new contactless Visa Credit Card, allowing for even faster payments!



**What are Contactless Payments?** With your PriorityONE Credit union contactless Visa credit card, you don't have to insert or swipe your card and wait. A simple tap of the card on checkout terminals with the contactless symbol makes your payment fast and secure.



**How do contactless payments work?** On the front of our cards you will see an icon that looks like a sideways wi-fi symbol. When you are ready to check out, look for signs that have this symbol at the terminal. When you see this symbol, just tap the card at the terminal to make your payment.



**Why use contactless payments?** Contactless payments provide a unique one-time code for every transaction that keeps your personal account information safe and secure. That way, it reduces the risk of skimming devices or malicious software that can steal your card information protecting against card cloning, counterfeiting, fraud and other forms of tampering.

All new & expiring cards will be issued/reissued as Contactless!

*Your Financial Success, Our Priority!*

# Amendment to Terms and Conditions • Binding Arbitration

## BINDING ARBITRATION OF CLAIMS AND DISPUTES AGREEMENT AND CLASS ACTION WAIVER

**PLEASE READ THE INFORMATION BELOW CAREFULLY: IT WILL IMPACT HOW LEGAL CLAIMS YOU AND WE HAVE AGAINST EACH OTHER ARE RESOLVED IN RECOGNITION OF THE FACT THAT CREDIT UNIONS ARE OWNED BY THEIR MEMBERS.**

RESOLUTION OF DISPUTES BY ARBITRATION: THIS SECTION CONTAINS IMPORTANT INFORMATION REGARDING YOUR ACCOUNTS AND ALL RELATED SERVICES. IT PROVIDES THAT EITHER YOU OR WE CAN REQUIRE THAT ANY DISPUTES BE RESOLVED BY BINDING ARBITRATION. ARBITRATION REPLACES THE RIGHT TO GO TO COURT, INCLUDING THE RIGHT TO A JURY TRIAL AND THE RIGHT TO PARTICIPATE IN A CLASS ACTION OR SIMILAR PROCEEDING. IN ARBITRATION, THE DISPUTE IS SUBMITTED TO A NEUTRAL PARTY, AN ARBITRATOR, INSTEAD OF A JUDGE OR JURY. ARBITRATION PROCEDURES MAY BE MORE LIMITED THAN RULES APPLICABLE IN COURT.

### Agreement to Arbitrate Disputes.

Either You or We may elect, without the other's consent, to require that any and all disputes between Us arising out of, affecting, or relating in any way to Your Accounts or the products or services related to your Accounts or any aspect of Your relationship with Us be resolved through binding arbitration, except for those disputes specifically excluded below.

### No Class Action or Joinder of Parties.

YOU ACKNOWLEDGE THAT YOU AND WE AGREE THAT NO CLASS ACTION, CLASS-WIDE ARBITRATION, PRIVATE ATTORNEY GENERAL ACTION, OR OTHER PROCEEDING WHERE SOMEONE ACTS IN A REPRESENTATIVE CAPACITY, MAY BE PURSUED IN ANY ARBITRATION OR IN ANY COURT PROCEEDING, REGARDLESS OF WHEN THE CLAIM OR CAUSE OF ACTION AROSE OR ACCRUED, OR WHEN THE ALLEGATIONS OR FACTS UNDERLYING THE CLAIM OR CAUSE OF ACTION OCCURRED. Unless mutually agreed to by You and Us, claims of two or more persons may not be joined, consolidated, or otherwise brought together in the same arbitration (unless those persons are joint account holders or beneficiaries on your account and/or related accounts, or parties to a single transaction or related transaction), whether or not the claim may have been assigned.

### Disputes Covered by Arbitration.

YOU ACKNOWLEDGE THAT IN ARBITRATION, THERE WILL BE NO RIGHT TO A JURY TRIAL. Unless otherwise provided herein, any claim or dispute relating to or arising out of Your Accounts or the services related to your Accounts or our relationship will be subject to arbitration, regardless of whether that dispute or the facts underlying or giving rise to that dispute arose before or after your receipt of this notice. Disputes include claims made as part of a class action, private attorney general, or other representative action, it being expressly understood and agreed to that the arbitration of such claims must proceed on an individual (non-class, non-representative) basis, and the arbitrator may award relief only on an individual (non-class, non-representative) basis. Disputes also include claims relating to this arbitration agreement's enforceability, validity, scope, or interpretation. Any questions about whether disputes are subject to arbitration shall be resolved by interpreting this arbitration agreement in the broadest way the law will allow it to be enforced.

All disputes are subject to arbitration, no matter what legal theory they are based on or what remedy (damages, or injunctive or declaratory relief) they seek. Disputes include any unresolved claims concerning any services relating to Your Accounts. Disputes include not only claims made directly by You, but also made by anyone connected with You or claiming through You, such as a joint account holder, account beneficiary, employee, representative, agent, predecessor or successor, heir, assignee, or trustee in bankruptcy. Disputes include not only claims that relate directly to the Credit Union, but also its parent, affiliates, successors, assignees, employees, and agents, and claims for which We may be directly or indirectly liable, even if We are not correctly named at the time the claim is made. Disputes include claims based on any theory of law, contract, statute, regulation, tort (including fraud or any intentional tort), or any other legal or equitable grounds and include claims asserted as counterclaims, cross-claims, third-party claims, interpleaders, or otherwise; and claims made independently or with other claims. If a party initiates a proceeding in court regarding a claim or dispute that is included under this arbitration agreement, the other party may elect to proceed in arbitration pursuant to this arbitration agreement.

### Disputes Excluded from Arbitration.

The agreement to arbitrate herein shall not waive or limit Our right to: (1) obtain provisional or ancillary remedies, such as injunctive relief, writ of attachment, or protective order from a court having jurisdiction before, during, or after the pendency of any arbitration; (2) exercise self-help remedies, such as set-off; (3) evict, foreclose against or sell any real or personal property collateral by the exercise of a power of sale under a mortgage or other security agreement or instrument, a deed of trust, or applicable law; or (4) to proceed with collection of an account through all other legal methods, including, but not limited to, proceeding in court to obtain judgment. As a matter of example, if We elect to pursue a judgment on a loan agreement utilizing the

court system and you file a counterclaim, any such counterclaim will be controlled by this agreement to arbitrate and class action waiver.

### Mediation Requirement Prior to Filing a Claim in Arbitration.

Prior to either party filing a claim in arbitration and as a necessary condition precedent to doing so, You or We shall first make a written demand upon the other party setting forth their claim at Our street address set forth below or at Your last street address or email address on record. The demand should describe the nature of the problem, claim, or dispute and set forth the specific relief the claimant desires, including the amount of any monetary damages sought.

The parties shall then attempt in good faith to use their best efforts to resolve the dispute for a minimum of 60 days before any claim may be filed in arbitration; which time period may be extended by mutual agreement. During this time period, both parties agree to toll any applicable statute of limitations. Under no circumstances may either party make a claim in arbitration against the other prior to the completion of the pre-arbitration time period.

Within the first 30 days of the pre-arbitration time period, the parties shall confer at least once by phone, in person, or by videoconference at a mutually convenient date and time to discuss the potential resolution of the claim.

If either party commences a claim in arbitration without first attempting to resolve their dispute in good faith through mediation then that party shall not be entitled to recover any attorney fees in arbitration, even if they would otherwise been available to that party.

### Commencing an Arbitration.

The arbitration must be either conducted by a neutral arbitrator selected by agreement of the parties or filed with the following neutral arbitration forum and follow its rules and procedures for initiating and pursuing an arbitration:

JAMS

1-800-352-5267 (toll-free)

[www.jamsadr.com](http://www.jamsadr.com)

If We initiate the arbitration, We will notify You in writing at Your last known address on file. You may obtain a copy of the arbitration rules and additional information about initiating an arbitration by contacting JAMS.

If You initiate the arbitration, You must notify Us in writing at:

PriorityONE Credit Union of Florida

3000 N University Drive

Sunrise, Florida 33322

The arbitration shall be conducted in the same city as the U.S. District Court closest to Your home address unless the parties agree to a different location in writing.

### Administration of Arbitration.

The arbitration shall be decided by a single, neutral arbitrator. The arbitrator will be either a lawyer with at least ten years' experience or a retired or former judge selected in accordance with the rules of the arbitration forum. The arbitration will be conducted in accordance with the JAMS Comprehensive Arbitration Rules & Procedures in effect on the date the arbitration is filed or such other rules as to which the parties may agree. If there is a conflict between a particular provision of the JAMS Rules and this arbitration agreement, this arbitration agreement will control.

If JAMS is unable to or unwilling to handle the claim for any reason, then the matter shall be arbitrated by a neutral arbitrator selected by agreement of the parties (or, if the parties cannot agree, selected by a court in accordance with the Federal Arbitration Act). The neutral arbitrator selected by the parties or the court shall apply the Federal Rules of Evidence and the Federal Rules of Civil Procedure concerning discovery, except that the below class action waiver is specifically enforceable notwithstanding any Federal Rules of Civil Procedure to the contrary.

You understand and agree that the applicable rules and procedures in arbitration may limit the discovery available to You or Us. The arbitrator must take reasonable steps to protect customer account information and other confidential information if requested to do so by You or by Us. The arbitrator shall decide the dispute in accordance with applicable substantive law consistent with the Federal Arbitration Act and applicable statutes of limitations, will honor claims of privilege recognized at law, and will be empowered to award only those damages or other relief provided for under applicable law. The arbitrator will not have the power to award relief to, or against, any person who is not a party to the arbitration other than, as allowed by law, a joint account holder or any entity in privity with either party as to the claim at issue. An award in arbitration shall determine the rights and obligations between the named parties or those in direct privity with the named parties only, and only in respect of the claims in arbitration, and shall not have any bearing on the rights and obligations of any other person other than those identified in the foregoing sentence, or on the resolution of any other dispute. You or We may choose to have a hearing and be represented by counsel. The decision rendered by the arbitrator shall be in writing. At Your or Our request, the arbitrator shall issue a written, reasoned decision following applicable law, and relief granted must be relief that could be granted by a court under applicable law. Judgment on the arbitration award may be entered by any court of competent jurisdiction.

### Costs.

If you initiate a claim for arbitration, you understand that you will be required to pay an initial filing fee in accordance with the rules of the arbitration forum. However, we will pay any other filing, administration, and arbitrator fees as imposed by the arbitration forum. Each party shall bear the expense of their respective attorneys, experts, witnesses, and other expenses, regardless of who prevails, but a party may

*(continued on next page)*

# Amendment to Terms and Conditions • Binding Arbitration

(continued from previous page)

recover any or all costs and expenses from another party if the arbitrator, applying applicable law, so determines.

#### Right to Resort to Provisional Remedies Preserved.

Nothing herein shall be deemed to limit or constrain Our right to resort to self-help remedies, such as the right of set-off or the right to restrain funds in an account, to interplead funds in the event of a dispute, to exercise any security interest or lien We may hold in property, or to comply with legal process, or to obtain provisional remedies such as injunctive relief, attachment, or garnishment by a court having appropriate jurisdiction; provided, however, that You or We may elect to arbitrate any dispute related to such provisional remedies.

#### Arbitration Award.

The arbitrator's award shall be final and binding unless a party appeals it in writing to the arbitration forum within fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. The appeal must request a new arbitration before a panel of three neutral arbitrators selected in accordance with the rules of the same arbitration forum. The panel will consider all factual and legal issues anew, follow the same rules that apply to a proceeding using a single arbitrator, and make decisions based on the vote of the majority. Costs will be allocated in the same manner as allocated before a single arbitrator. An award by a panel is final and binding on the parties after fifteen days of notice of the award or pursuant to the rules of the arbitration forum, whichever is later. A final and binding award is subject to judicial intervention or review only to the extent allowed under the Federal Arbitration Act or other applicable law. A party may seek to have a final and binding award entered as a judgment in any court having jurisdiction.

#### Governing Law.

You and We agree that our relationship includes transactions involving interstate commerce and that this arbitration agreement is governed by, and enforceable under, the Federal Arbitration Act in Title 9 of the U.S. Code to the fullest extent possible, notwithstanding any state law to the contrary, regardless of the nature or origin of the claim. To the extent state law is applicable, the laws of the State of Florida shall apply.

#### Severability, Survival.

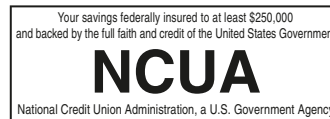
This arbitration agreement shall survive (a) termination or changes to Your accounts or any related services; (b) the bankruptcy of any party; and, (c) the transfer or assignment of your Accounts or any related services. If the Class Action Waiver in this specific arbitration agreement is found to be unenforceable for any reason, then the remainder of this arbitration agreement shall also be unenforceable. If any provision in this arbitration agreement, other than the Class Action Waiver, is found to be unenforceable, then the remaining provisions shall remain fully enforceable. Notwithstanding anything in this binding arbitration of claims and disputes agreement and class action waiver to the contrary, any amendment or termination of this arbitration agreement by statute, by administrative action or otherwise, shall not apply to the claims that arise out of, affect or relate to conduct that occurred prior to the effective date of such amendment or termination.

This "Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver" provision shall become effective upon the 31st day after we provide them to you (the "Effective Date"), unless you opt-out within the 31 day period as provided below. If you receive your statements by mail, then this "Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver" provision was provided to you when mailed. If you receive your statements or other disclosures electronically, then the provisions were provided to you when you were sent notice electronically.

You have the right to opt-out of this "Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver" provision and doing so will not affect any other terms and conditions of your relationship with us. To opt-out, you must notify us in writing of your intent to opt-out before the Effective Date. Your opt-out will not be effective and you will be deemed to have consented and agreed to this "Binding Arbitration of Claims and Disputes Agreement and Class Action Waiver" provision unless your notice of intent to opt-out is received by us in writing at PriorityONE Credit Union of Florida, 3000 N University Drive Sunrise, Florida 33322.



3000 N. University Drive  
SUNRISE, FLORIDA 33322  
(954) 335-5100  
ZIP 24 • 954-572-8989  
(877) 635-3333  
www.priorityonefl.org



Rev. October 2025

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AIB-TIS-CU 6/1/2022 8d,9a Custom TCM-10CUab,2bo,3s,4t,5 202387776-010 EFLAIB80

**Holiday Closings**

**Martin Luther King, Jr. Day**  
Monday,  
January 19, 2026

**Presidents Day**  
Monday,  
February 16, 2026



#### CONTACT CENTER:

954.335.5100 (Call or text)  
Toll Free: 877.635.3333

#### ZIP-24:

954.572.8989  
Toll Free: 800.348.2728

Website



Mobile App



Facebook



#### LOCATIONS & HOURS:

##### SUNRISE

3000 N. University Drive (South of Oakland Park Blvd.)

	Lobby	Drive Thru
Monday-Thursday:	9:00 am - 4:30 pm	8:00 am - 4:30 pm
Friday:	9:00 am - 6:00 pm	8:00 am - 6:00 pm
Saturday:	9:00 am - 1:00 pm	9:00 am - 1:00 pm

##### CORAL SPRINGS

1700 N. University Dr., Suite 100 (Next to Chili's)

	Lobby	Drive Thru
Monday-Thursday:	9:00 am - 4:30 pm	9:00 am - 4:30 pm
Friday:	9:00 am - 6:00 pm	9:00 am - 6:00 pm
Saturday:	9:00 am - 1:00 pm	9:00 am - 1:00 pm

