

Membership MATTERS

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Keep Your Car... Trade Your Payment

Lower your current
car loan rate...
up to **3%***!



Is your car loan with another lender? Then bring us your car loan and we'll lower your current loan rate up to 3%*! That means you can:

- **Lower your monthly car payment**
- **Pay less in finance charges**
- **Keep more money in your pocket**

Trade in your car payment and drive the same car for less. It's so easy. Just complete a loan application online, give us a call or stop by any of our branches.

*Subject to credit union lending guidelines. Actual rate and term may vary depending on credit worthiness. The floor rate for this offer is as low as 2.50% APR. Copy of current contract must be provided to verify existing loan rate and term.

We Want to Hear from You!

We value your input in making the credit union the best it can be. That's why we are asking for your feedback and ideas so that we may serve you better. Please help us by completing the enclosed survey and returning it to the credit union. Or, visit us at www.priorityonefl.org, select "Contact Us" then select the "Submit Survey" link to complete the survey.

Your response is vital in determining how we can better meet your needs and continually improve our products and services. Thank you for helping us to serve you better.

Checking Accounts of "Interest"

We've designed checking accounts that will be of interest to you if you like to earn money on your deposits, simplify your life, maintain no minimum balances and pay NO monthly fees. Sounds interesting?

Whether you have direct deposit and like to use your debit card or don't like paper clutter, choose a checking account that's right for you.



i-Net Checking **2.00% APY**¹

All you need to do is:

- ✓ Sign up for FREE eStatements
- ✓ Use FREE direct deposit at least once a month (minimum of \$150)
- ✓ Use FREE online bill pay at least two times per month
- ✓ Make at least 12 Visa Debit Card transactions per month (ATM transactions excluded)

Go Green Checking **1.00% APY**²

All you need to do is:

- ✓ Sign up for FREE eStatements
- ✓ Use FREE direct deposit at least once a month (minimum of \$150)

Whichever account better meets your needs, making the switch from your current financial institution to our checking is quick and easy. Visit us online or stop by any branch today to open your checking account of "interest".

¹Annual Percentage Yield effective as of 1/1/12. If all qualifications are not met, yield paid is .10% APY. 2.00% APY paid on balances up to \$25,000. Rates and terms subject to change without notice.

²Annual Percentage Yield effective as of 1/1/12. If all qualifications are not met, yield paid is 0% APY. 1.00% APY paid on balances up to \$25,000. Rates and terms subject to change without notice.

Convenience Is PriorityONE

2013 was a busy year at PriorityONE as we rolled out new services to make banking with us more convenient than ever. Make sure you're taking advantage of these free services that free up your time — and provide access to your accounts wherever you go!

Mobile Banking

Smart, secure and everywhere you are. Get convenient access to your accounts using our mobile banking app, mobile site, or texting. Enroll through our free online banking and you can use your smartphone to check your account balance and transaction history, transfer funds between eligible accounts and much more.



Mobile Deposit

It's as simple as snapping a picture. Mobile deposit allows you to take pictures of your paper checks with your iPhone® or Android™ smartphone and deposit them quickly and securely into your PriorityONE checking account.



Envelope-Free ATMs

Save time and save a tree! Our ATMs are now envelope free! You no longer need to fill out a deposit slip or use an envelope in order to make a deposit at our ATMs. It's faster and easier than ever to make a deposit with our envelope-free ATMs.



Open an Account Online

We welcome new members! So spread the word to everyone about the ease of joining YOUR credit union. No need to take the time to drive to our office. Opening a new account online is safe, easy and convenient.



Try something new this year! Check out our convenient services and see how they can save you time with all your banking activities.

Sunrise Branch Renovations Complete

Our Sunrise branch has been transformed with improvements and enhancements that increase member convenience and provides a spacious contemporary look.



Whenever you are in the area, please stop by and see the results of our renovation. We look forward to serving you in our new surroundings.

Join Us at the Annual Meeting

You are invited to attend our Annual Meeting on Thursday, February 20, 2014, PriorityONE Sunrise Branch, 3000 N. University Drive, at 4:00 p.m.

FEBRUARY

MON	TUE	WED	THU	FRI	SAT	SUN
					1	2
3	4	5	6	7	8	9
10	11	12	13	14	15	16
17	18	19	20	21	22	23
24	25	26	27	28		

Sprint

Discounts for Our Members
10% savings and no activation or upgrade fees!

For more information, visit any of our branch locations or our website at www.priorityonefl.org.

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 20, 2014

Presidents' Day
Monday, February 17, 2014



CONTACT CENTER: (954) 335-5100 • Toll Free: (877) 635-3333

ZIP-24: (954) 572-8989 • Toll Free: (800) 348-2728

Federally insured by NCUA

SUNRISE: 3000 N. University Drive

Monday - Thursday 9:30 am - 4:00 pm • Friday 9:30 am - 6:00 pm

Drive through - Monday to Friday 8:00 am - 6:00 pm • Saturday 9:00 am - 1:00 pm

FORT LAUDERDALE: 1900 West Oakland Park Boulevard (in the Post Office building)

Monday - Thursday 9:30 am - 4:00 pm • Friday 9:30 am - 6:00 pm

CORAL SPRINGS: 1700 N. University Drive, Suite 100 (next to Chili's)

Lobby and drive through hours: Monday - Thursday 9:30 am - 4:00 pm

Friday 9:30 am - 6:00 pm • Saturday 9:00 am - 1:00 pm