



# Membership Matters

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## Vacation...Wedding...Home Repairs... It's on the House



## ... with our Home Equity Line of Credit

**NO APPLICATION FEE • NO ORIGATION FEE • NO CLOSING COSTS!<sup>1</sup>**

Your Home Equity Line of Credit (HELOC) works just like a credit card:

- Borrow what you need, when you need it<sup>2</sup>
- Pay interest only on the amount you borrow
- As you make payments, the money is available for you to use again<sup>2</sup>

Use your home's equity to get financing for whatever you need.

**Apply today – [priorityonefl.org](http://priorityonefl.org) or 954-335-5100 opt. 2**

**PLUS... \$100 when you open a new checking account at closing!<sup>3</sup>**

Enjoy the benefits of a free checking account, choose the one that best fits your needs.

<sup>1</sup>Fees will be reimbursed at closing- includes drive-by appraisal of up to \$300. If home Equity Line of Credit is paid or closed before 24 months, member will refund all closing costs paid by PriorityONE. <sup>2</sup>The draw period is for the first five years. <sup>3</sup>New members must meet membership eligibility requirements.

**No Monthly Fees.  
No Minimum Balance.  
No Worries!**

**3% APY\***

### Only have a savings account with us?

### Add an i-Net Checking and increase your earning power!

To receive the **BENEFITS** of i-Net Checking:

- Sign up for FREE eStatements
- Use FREE direct deposit at least once per 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)

**Open an iNET Checking Account Today! 954.335.5100, opt 2.**

\*Dividends are paid on balances up to \$25,000. If all qualifications are not met, Annual Percentage Yield paid is .10% Rates and terms are subject to change without notice.

*Relax...Enjoy Your Coffee...*

## Buy your next car without leaving your home!

Buying a car typically takes a full day (or two) for shopping, test driving, haggling with the salesperson and confusion over financial options. Through technology offered by PriorityONE Credit Union, the process has been made simple and convenient. Buying a car from the comfort of your home is now a reality!



No payments for 90 days\*

Low Loan Rates

- New and pre-owned vehicles
- Many makes and models to choose from

\$25 Gas Card at Closing

FREE auto-buying service by Auto Advisors

Shop for your vehicle at [priorityonefl.autoadvisors.com](http://priorityonefl.autoadvisors.com)  
Apply today at [www.priorityonefl.org](http://www.priorityonefl.org)

*Subject to credit union lending guidelines. \*Interest will accrue during this period. Offer Ends Soon.*

## **GOODBYE** to the Clutter with eStatements **... HELLO** to these Great Benefits:

- **SAVE MONEY & THE TREES!** Online statements are FREE!
- **QUICKER ACCESS.** See your statements before anyone else.
- **GREATER SECURITY.** Reduce risk of mail fraud & identity theft.
- **MORE CONVENIENT.** Save & view up to 13 months anytime.



**LISTEN UP** for the chance to win **\$100!\***

Sign into online banking at [www.priorityonefl.org](http://www.priorityonefl.org) and enroll in eStatements today!

*\*Enroll October through December 29th and you will be entered to win \$100. Three big winners will each receive \$100! See more details online at [www.priorityonefl.org](http://www.priorityonefl.org)*



# Our New Visa Debit Cards are Now CONTACTLESS! Tap to Pay!



**PriorityONE is constantly working to ensure your financial transaction's safety. And now that includes our contactless Visa Debit cards.**



**What are Contactless Payments?** With your PriorityONE Credit union contactless Visa debit 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.

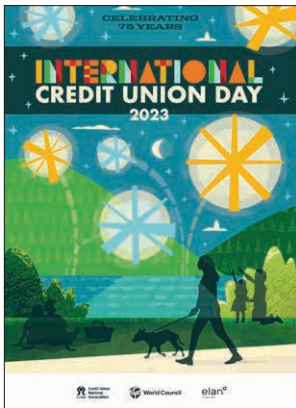


**How do contactless payments work?** On the front of our cards you will see an icon that looks like a sideways wi-fi symbol. When you are ready to check out, look for signs that have this symbol at the terminal. When you see this symbol, just tap the card at the terminal to make your payment.



**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!



## INTERNATIONAL CREDIT UNION DAY 75th Anniversary!

Celebrate financial wellness...Celebrate member empowerment!

Celebrate by referring relatives, neighbors, and co-workers to PriorityONE and earn **\$75\*** when they open a savings and checking account during October 2023!

**\$75 for you AND \$75 for your referral! More referrals mean more \$\$\$ for you!**

Join us on Friday, October 20th for fun giveaways and refreshments. We look forward to seeing you there!

\*Member's account must be in good standing. New member must be referred and qualify for membership to earn \$75. The funds will be deposited into your account when you open a savings and a checking account and held by share pledge for 60 days. Youth accounts may be savings only and qualify for \$30. Offer valid through October 31, 2023.

## Don't Fall for **FRAUD!**

- Monitor your accounts! Report any unauthorized transactions immediately!
- Lock your debit card when not in use with Card Control located within Online Banking or the Mobile App.
- Think twice about sharing your information. Never give out confidential information unless you know it's a trusted and verified source.
- If a stranger asks for access to your account or debit card, be extremely guarded. Don't get scammed!
- Don't believe promises of easy money. Offers that seem too good to be true, actually are too good to be true!



# PriorityONE in the Community with

# Open Arms

## Habitat For Humanity

## Holiday Closings

### Columbus Day

Monday, October 9, 2023

### Veteran's Day

Saturday, November 11, 2023

### Thanksgiving

Thursday, November 23, 2023

### Christmas Day

Monday, December 25, 2023

### New Years Day

Monday, January 1, 2024



### CONTACT CENTER:

954.335.5100

Toll Free: 877.635.3333

### ZIP-24:

954.572.8989

Toll Free: 800.348.2728



Mobile App



Facebook

## Annual Starfish Fundraiser Event

### Lobby Hours

Monday-Thursday

Friday

9:00 am – 4:30 pm

9:00 am – 6:00 pm

### Drive Thru Hours

Sunrise

Monday-Thursday

Friday

8:00 am – 4:30 pm

8:00 am – 6:00 pm

Coral Springs

Monday-Thursday

Friday

9:00 am – 4:30 pm

9:00 am – 6:00 pm

### Lobby & Drive Thru Hours

Saturday

9:00 am – 1:00 pm

### Locations

Sunrise: 3000 N. University Drive

Coral Springs: 1700 N. University Dr.,

Suite 100 (next to Chili's)



## Kids in Distress/Backpacks

