

# Membership MATTERS

Published for Members of PriorityONE Credit Union of Florida

Spring 2022

## A Spring Break for Your Wallet



Whether you're finding, financing, refinancing, or protecting your vehicle, PriorityONE can help make life's major purchases a little easier and *more* affordable!

### PURCHASE

Get pre-approved today!



### REFINANCE

If you have a car loan somewhere else and want to save money, we have great news! You may save money when you refinance your auto loan with us.



**Make lower monthly payments!** Think of how great you'll feel when you make those smaller payments each month!

**Enjoy long-term savings!** High interest rates cost you more money over time. So refinance your auto loan today and start saving!

### RESEARCH

Buying a new or used vehicle **CAN** be fun! Our **FREE Auto Advisor's service** will help you find your dream car at the best price. They'll do the research, they'll do the negotiating and they'll take the pressure out of your car buying experience! This valuable service is offered to members only.

### PROTECT

The longer you keep your car, the greater the chances are of being faced with unexpected repairs. **PROTECT** yourself with our Mechanical Breakdown Protection (MBP) warranty program. You'll save on costly repairs beyond the manufacturer's warranty and our low premiums can be added to your loan.

**Call us for details!**  
**954.335.5100 option 2**

\*Annual Percentage Rate. Rates shown reflect a .25% discount and assume that minimum monthly payments will be paid via automatic payment or payroll deduction from a PriorityONE Credit Union of Florida account. Rates and terms are subject to change without notice. Some restrictions may apply. Subject to credit union loan policies and guidelines. The interest rate you pay will be based on the term of your loan and your credit score.



## April is National CU Youth Month

PriorityONE will partner with you by hosting a **CHALLENGE** for the entire month of April. Open a Youth Account during the month of April and we will match your first deposit **up to \$25!**

Have your child save for something that is important to them and teach them to save early.

Join us on **Friday, April 29, 2022** for refreshments and prizes!

## READY TO PURCHASE A NEW HOME?



### GRANTS are Available to Help You!

If you are a first-time homebuyer, healthcare worker, teacher, law enforcement worker, firefighter, first responder, veteran or essential worker, you may qualify for assistance with your home purchase!

We can help first-time homebuyers access **up to \$7,500** and community workers and veterans **up to \$10,000** to assist with the down payment and closing costs when purchasing a home. Funding is available to qualified homebuyers that meet product and income eligibility requirements.\*

Contact us to determine if you are eligible, and get additional details based on your specific situation. Call us at 954.815.8346 or 800.979.9994, visit us at [priorityonefl.org](http://priorityonefl.org) or email us at [adavis@AmeriCU.com](mailto:adavis@AmeriCU.com) (NMLS ID# 836535)



\*Community Partners Product is a product of the Federal Home Loan Bank of Atlanta. Household income restrictions and other requirements apply. Please see Federal Home Loan Bank of Atlanta's Affordable Housing Program Implementation Plan at [www.fhlbatl.com](http://www.fhlbatl.com) for complete product requirements.

AmeriCU is a division of Towne Mortgage Company | 6810 North State Road 7, Suite 142 | Coconut Creek, FL 33072 | (954) 361-3040 | Programs available only to qualified borrowers. Programs subject to change without notice. Underwriting terms and conditions apply. Some restrictions apply. This is not an offer for extension of credit or a commitment to lend. GA License #: 12701. Corporate Headquarters: 2170 E. Big Beaver Road, Suite A | Troy, MI 48083 | (800) 979-9994 | [www.americu.com](http://www.americu.com) | NMLS ID # 3028 | <https://nmlsconsumeraccess.org/>



## Holiday Closings

**MEMORIAL DAY** • Monday, May 30, 2022

**JUNETEENTH** • Monday, June 20, 2022

**INDEPENDENCE DAY** • Monday, July 4, 2022

## Upcoming Workshops

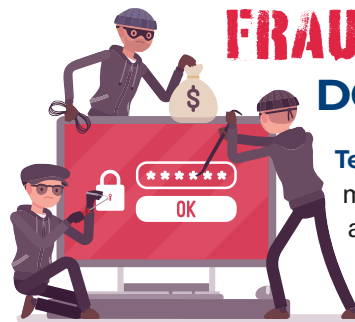
### You're Approaching 65. Now What? Leave it, Move it, Roll it, Take it: 401K Options Workshop

**Date:** Saturday, April 30, 2022  
**Time:** 10:30 AM - Noon  
**Presenter:** Paul A. Kavanagh | Financial Advisor | Edward Jones  
**Place:** PriorityONE Credit Union  
 3000 N. University Drive • Sunrise, FL 33322  
**RSVP:** 954.335.5131 or [dmbaine@priorityonefl.org](mailto:dmbaine@priorityonefl.org) by April 25th



### First Time Home-Buyers Mortgage

**Date:** Saturday, May 21, 2022  
**Time:** 10:00 AM - 11:30 AM  
**Presenters:** AmeriCU Mortgage  
**Place:** PriorityONE Credit Union  
 3000 N. University Drive • Sunrise, FL 33322  
**RSVP:** 954.335.5131 or [dmbaine@priorityonefl.org](mailto:dmbaine@priorityonefl.org) by May 16th



## FRAUD TIPS: DON'T BE A VICTIM!

**Tech Support Scams** - If a pop-up or error message appears on a website you visit and it has a phone number, **DON'T** call the number. These fake error messages aim to scare you into calling their "technical support hotline"

**Phishing Email Scams** - If you get an email that you are being charged for antivirus software, **DON'T** cancel the order or call them back.

**Phone Scams** - **DON'T** answer unsolicited calls from people claiming to work for a government agency, free product trials, warranty expiring, etc. Ignore or Hang Up! If you call or answer the phone for these scams, YOU WILL GET CONNECTED TO A SCAMMER!

**DON'T** give personal or financial data or send money to people you don't know! If you are instructed to deposit cash at Bitcoin ATMs, buy gift cards, pay for service or send money back, IT'S A SCAM!

When in doubt, contact us at 954.335.5100, option 2.

Learn more about scams at: <https://www.consumer.ftc.gov/features/scam-alerts>  
 Report Scams at: <https://reportfraud.ftc.gov/#>



### CONTACT CENTER:

954.335.5100  
 Toll Free: 877.635.3333

### ZIP-24:

954.572.8989  
 Toll Free: 800.348.2728



Mobile App



Facebook

### Lobby

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

### Drive Thru

Monday-Thursday	Friday
8:00 am – 4:30 pm	8:00 am – 6:00 pm
9:00 am – 4:30 pm	9:00 am – 6:00 pm

### Lobby & Drive Thru

Saturday
9:00 am – 1:00 pm
9:00 am – 1:00 pm

### Location

Sunrise: 3000 N. University Drive  
 Coral Springs: 1700 N. University Dr., Suite 100 (next to Chili's)

