

WHAT'S INSIDE

INACTIVITY FEE REMINDER

An inactive account fee was created by Priority First Federal Credit Union to eliminate the unutilized accounts by members who are not participating in the financial health and growth of the credit union. The term inactive account is a synonym used by the credit union to identify and describe accounts that are not being used by our members.

The reason Priority First has implemented an inactivity fee is because the annual maintenance cost of every account at the credit union ranges anywhere from \$80 to \$120 a year. Given this expense, it is a disservice to all members of the credit union to allow certain members to keep their accounts open if those members are not participating in the use of products or services at the credit union.

Accounts with no activity for two (2) years will be assessed a \$5.00/monthly inactivity fee. The fee is not charged if there is any activity under an account number. This may be an active share draft account, loan, VISA, club account, share term certificate or IRA share term certificate.

Activity is any transaction initiated by the member. This includes an automated payment to or from the account, payroll deduction, or an ATM transaction. The posting of dividends IS NOT considered activity as this is not originated by the member. (Accounts with Share Certificates/IRAS with terms longer than 2 years will not be assessed a penalty).

SHOP AMERICA

4 STEPS TO GETTING CASH BACK WHEN YOU SHOP ONLINE

Over 80% of Americans like to shop online – including Priority First FCU members like you. But are you getting cash back when you shop? With Shop America and its 1,200+ online retailers you do. So, why not get cash back when you shop online with popular stores like Target, Best Buy, Gap, Sears, Home Depot and more? You can even get up to 20% cash back at some of its online stores. Don't forget to shop using your Priority First FCU credit card and save with our great low rates!

GETTING CASH BACK WHEN YOU SHOP IS JUST FOUR EASY STEPS AWAY:

1. Sign up for Shop America for free at LoveMyCreditUnion.org.
2. Shop at your favorite online retailers like you normally do, but using the Shop America portal to do it.
3. Shop America automatically credits your account for your cash back.
4. Once you earn \$10 or more, Shop America sends you a check for your cash back amount.

TO LEARN MORE ABOUT SHOP AMERICA OR TO REGISTER FOR FREE, VISIT LOVEMYCREDITUNION.ORG.

**MAKE SURE
TO UPDATE YOUR
CONTACT INFO FOR
OUR DUBOIS
BRANCH**

**364
MIDWAY DRIVE,
DUBOIS, PA
15801**

INACTIVITY FEE REMINDER • DUBOIS MAILING ADDRESS • CHRISTMAS LOAN SPECIAL
INDIRECT AUTO LENDING • GENERAL MOTORS DISCOUNT • SHOP AMERICA • BILL PAY
DANGERS OF GIVING OUT YOUR ACCOUNT INFORMATION