

SAVE THE DATE: THE 2014 ANNUAL MEETING WILL BE HELD ON SATURDAY, APRIL 5TH, 2014. THE EVENT WILL BE HELD AT LIFETIME CELEBRATIONS IN DUBOIS (SEATING WILL BE EXPANDED TO ALLOW FOR MORE ROOM). CATERING WILL BE PROVIDED BY LUIGI'S OF DUBOIS.

INTERNATIONAL CREDIT UNION DAY: OCTOBER 17TH, 2013. MEMBERS CAN REGISTER FOR PRIZES THE PREVIOUS WEEK. PRIZE DRAWINGS AND REFRESHMENTS WILL HAPPEN DURING THE WEEK OF THE 14TH!

INDIRECT AUTO LENDING

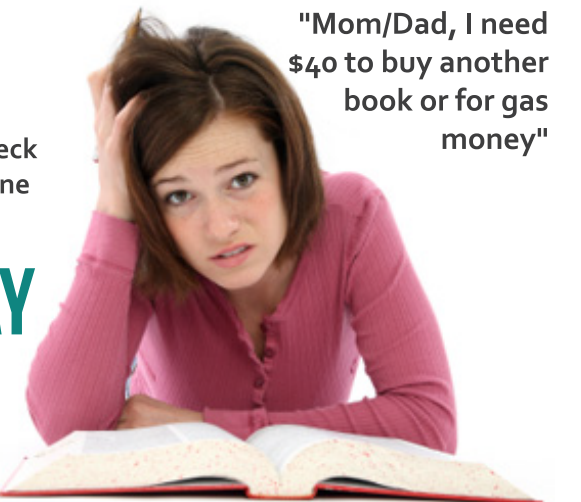
YOUR ONE STOP AUTO SHOP! COMING SOON TO YOUR #1 CREDIT UNION, PRIORITY FIRST!



We at Priority First realize that buying a new or pre-owned vehicle can be a big hassle and quite stressful. To make your next auto purchase more convenient, we have teamed up with Keystone Lending Alliance Corporation (KLA). KLA is a credit union-owned company that makes it possible for you to complete your credit union auto loan at your point of purchase – the dealership. For more information about the new KLA program, reach out to us and we'll be happy to answer any questions you may have about this great new member benefit!

BILL PAY NOT JUST FOR PAYING BILLS

Every parent has heard that before. Well instead of the hassle of writing a check or finding time during your busy day to go to the branch, you can use our online bill pay to send anyone money from your account to theirs!



SEND CASH TO ANYONE VIA BILL PAY

WITH FREE ONLINE BILL PAY YOU CAN:

- Schedule one-time and recurring payments
- Control when and how much you pay

WHAT IS ONLINE BILL PAY?

Online bill pay is a service that allows you to pay virtually anyone or any company through your online banking account. You determine who you want to pay, when you want to make the payment, and which account you want the payment to come from. It's safe, secure and easy to use.

WHO CAN I PAY WITH ONLINE BILL PAY?

You can pay virtually any business or individual with a mailing address within the United States and Puerto Rico. For example, you can pay utilities, cable bills or credit cards, or individuals such as a landlord, babysitter, or relative.



NEED A NEW CAR? GENERAL MOTORS DISCOUNT

THE CREDIT UNION MEMBER DISCOUNT FROM GM

General Motors is offering all current and eligible credit union members preferred pricing on most new GM vehicles. This is in addition to the most current incentives and special offers! Depending on the vehicle, you could save hundreds, even thousands of dollars on your next new Chevrolet, Buick, or GMC vehicle purchase just for being a credit union member. Contact us at (814) 371-4817 or email info@priorityfirstfcu.org directly to find out more about your vehicle financing options.

the Credit Union
Member Discount
from GM.



HOLIDAY LOAN SPECIAL

OCTOBER RATES AS LOW AS **2.99% APR***

NOVEMBER RATES AS LOW AS **3.99% APR***

DECEMBER RATES AS LOW AS **4.99% APR***

JANUARY 2014 RATES AS LOW AS **5.99% APR***

TAKE ADVANTAGE OF OUR LOW HOLIDAY LOAN RATES.

ASK TO SPEAK TO ONE OF OUR LOAN OFFICERS,
WHO CAN PROCESS YOUR LOAN TODAY!



Or apply online at www.priorityfirstfcu.org

*APR = ANNUAL PERCENTAGE RATE. Maximum loan amount is \$2500. Maximum term is 15 months. A borrowed amount of \$2500 for 15 months, at 2.99% APR, will result in a monthly payment of \$170.00. All loans are subject to credit approval. Other terms and rates may apply. Membership eligibility required. Rates are subject to change without notice. Cannot be used to pay off an existing PFFCU loan.

DO YOU REGULARLY WIRE MONEY TO ANOTHER ACCOUNT YOU HAVE AT ANOTHER FINANCIAL INSTITUTION AND PAY A FEE?

Simply set up a Transfer to another account at another financial institution through our bill pay. You will need the other institutions routing and transit number and your exact account number at that institution to transfer money. You can set up a one-time transfer or recurring transfer weekly, monthly, quarterly, it is your choice. Simple right?

CHILDREN IN COLLEGE, FAMILY OR FRIEND IN NEED?

Safe and secure with no worry of getting lost in the mail or having to pay a fee to wire money. With a recurring payment, you can change the amount each month simply by editing prior to the date you have chosen to send the money. Simple right?

SPECIAL OCCASIONS

Sending a birthday, anniversary, graduation gift to someone special? Do it through bill pay and you pick out the customized gift check you want to send and the dollar amount. Simple right?