

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**

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.

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!



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!



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.



Invest in
America
Credit Union Member Rewards
www.lovenycrreditunion.org



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.

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!

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.

DID YOU KNOW? YOU CAN SET UP OTHER PAYEES. NOT JUST YOUR UTILITY BILLS, CREDIT CARDS OR RETAIL STORES.

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?

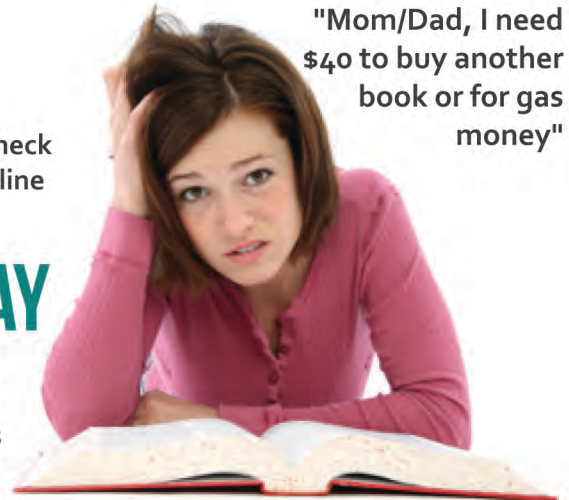
SPECIAL OCCASIONS

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?

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?

"Mom/Dad, I need \$40 to buy another book or for gas money"



PROVIDING FINANCIAL SOLUTIONS TO OUR MEMBERS

DANGERS OF GIVING OUT YOUR ACCOUNT INFO

PROTECT YOUR ACCOUNT

Account Fraud is on the rise. Protect your money by protecting your account information. NEVER give out your Account Number to someone contacting you. Get their name, phone number and company they work for. HANG UP then verify the information before calling back. Not sure if they are legitimate? We are here to help. Just give us a call. Check out the FBI's website www.fbi.gov for more information on account fraud. You can find the information under Scams and Safety on their homepage.

Priority First is doing our part to protect our member's money. All members are required to complete an Account PIN/password form to allow account information to be given over the phone. **If you have not yet completed a form, please contact the credit union to receive one.**

DETECTING PHONY REQUESTS & PROTECTING YOUR ACCOUNT INFORMATION

"Can I see some identification?" You've all heard it before and maybe even were a little put off by it. After all, you think, "I'm an honest person; don't I look honest?" But, that small request really is for your protection, especially when it comes to your financial business.

As a Priority First member, you can expect your account information and transactions to remain confidential. While we're proud of the fact that we know many of our members, we need to take precautions. Perhaps one of our employees doesn't recognize you, especially when you call for information over the phone--again, it's done for your protection.

So, especially if you call us, don't be surprised if we ask you to identify yourself with more than your Social Security number or mother's maiden name. We may ask for information only you as the account holder should know.

HERE ARE A COUPLE OTHER TIPS TO PROTECT YOU AGAINST IDENTIFY THEFT WITH YOUR PRIORITY FIRST ACCOUNTS:

- ◆ We will never CALL YOU asking for your private information or account numbers.
- ◆ If you do get a call like this, call your Priority First branch immediately.
- ◆ Regarding your debit card, we would only call the cardholder to verify the transaction.
- ◆ And we would never call to confirm any of your PIN numbers. A common trick would be for someone to knowingly say a fake number only to try and get you to tell them the real PIN.

Remember, we're not trying to make things difficult for you. We're doing everything possible to prevent unscrupulous people from obtaining account information they have no right to. And you can bet our credit union personnel will report anyone they suspect is illegally trying to obtain account information. Your Priority First funds and account information are safe with us.

WIRE TRANSFER PROTECTION

Part of the account fraud that is increasing is wire transfer fraud. There are noted cases where members' phone lines have been tampered with to obtain account information by listening to calls or placing calls making it appear the call has been placed from the members' residence. This is particularly true in the case of wire transfers.

To further protect you, the member, all phone wire transfers will require a PIN/password previously set up with the credit union. Priority First will then do a call back verification to the phone number on record. If we do not have a cell phone on record for you, please be sure to have one added to your account information. In addition, there will be a limit of \$15,000.00 for phone wires.