



The Credit Union Difference

Priority First Federal Credit Union is a full-service non-profit financial institution owned and operated by its members. Like a bank, we accept deposits and make loans. However, unlike a bank, we are not owned by a group of stockholders seeking the best possible return on their stock. The income generated through our business activities is returned to our member-owners in the form of lower loan rates, higher savings rates, and free or low-cost services. We strive to have the lowest fees of any financial institution within our community!

Who We Are

The credit union difference is at our core and stems from our humble beginnings. In 1969, nine employees of Brockway Glass pooled their savings and formed Brockway Glass FCU (name changed to Priority First FCU in 1999) to be able to offer low interest loans to other members. This cooperative philosophy is still viable today and is the basis for how we do business. Staying true to our core values has enabled Priority First FCU to grow to over 12,000 members, \$80 million in assets, and five locations in Jefferson and Clearfield Counties. We remain a service-driven cooperative and our only Priority is our members.

It's Easy To Belong

We are focused on serving our local communities. If you live, work, worship, volunteer, or attend school in Jefferson or Clearfield Counties you are eligible to open an account. You can also join if an immediate family member has an account. Stop by one of our convenient branch locations and inquire about all the benefits of Priority First FCU.

Products and Services

Priority First
FEDERAL CREDIT UNION

DUBOIS
1.814.371.4817

BROCKWAY
1.814.265.8421

BROOKVILLE
1.814.849.0127

PUNXSUTAWNEY
1.814.618.5441

CLEARFIELD
1.814.765.6315

TOLL FREE
1.800.368.0739



priorityfirstfcu.org



priorityfirstfcu.org

Loans

Our Loan Specialists work to get the money you want in your hands as fast as possible. We have competitive loan products that offer great rates and terms, helping you save money.

Auto, RV and Boat Loans

- Apply at the credit union or dealership
- On-site loan approval
- Flexible repayment terms

Home Loans

- Fixed and adjustable rates
- Flexible, varied loan options

Credit Cards

- No annual fee
- Low fixed rate Visa® Platinum

Personal Loans

- Low interest rates
- Personal line of credit
- Vacation and holiday loans
- Debt consolidation

Student Choice Loans

- No obligation fees
- Low interest rates
- Line of credit up to \$75,000
- Apply only once

Member Loyalty Program

Receive discounted loan rates just for using multiple credit union products and services. Just another way to save more with your credit union!

Applying is Easy

Three simple ways you can apply:

Online at: priorityfirstfcu.org
Call (800) 368-0739
Visit any one of our branches

Online Services

Mobile and Text Banking

Keep pace with your finances quickly and securely from your mobile phone with our Mobile and Text Banking solutions. View your recent transaction history and account balances, as well as transfer funds and even pay bills within minutes. It's the convenient way to take your banking with you wherever life leads you. Best of all, it's FREE.

Mobile Deposit

Included with Mobile Banking! It's never been easier to deposit a check on the go using your Apple or Android device.



Home Banking and Online Bill Pay

- Schedule one-time or recurring payments for multiple bills
- View real-time account balances
- Transfer between accounts
- Review transaction history
- See check images and more
- FREE for Priority First FCU members!

e-Statements

Cut down on clutter by choosing to receive account statements faster and easier with e-Statements. It's free and easy to sign up, as well as environmentally friendly!

Products and Services

Whether you want to save money, invest for retirement, or borrow for current needs, Priority First FCU offers the products and services to help you along the way.

Share Draft (Checking) Account

- No monthly service fee
- No minimum balance
- Free checks to members with direct deposit (excludes shipping)
- Free overdraft protection from regular share (savings)
- EMV MasterCard Debit Card for ATM withdrawals and purchases
- Direct Deposit

Regular Share (Savings) Accounts

- No monthly service fee
- No minimum balance (excludes \$5 per member share)
- No withdrawal restrictions
- Holiday and Vacation Clubs

Other Deposit Products

- Term Share Certificates with terms from 6 months to 5 years
- Individual Retirement Accounts (IRAs) - Traditional or Roth available
- Deposits are insured up to at least \$250,000 by the National Credit Union Administration, a government agency
- Free self-service coin machine (DuBois Office)

Courtesy Pay

Offered to members with a share draft account in good standing. Priority First FCU can honor transactions that would otherwise overdraw your account up to \$500. Saving you time and money on a transaction that would normally be returned. Fees and other qualifications apply.

Learn more about our products and services at priorityfirstfcu.org or contact our friendly staff at (800) 368-0739