



**FIRST PRIORITY**  
— CREDIT UNION —

January, 2018

**2018 ANNUAL MEETING  
PRESIDENTS' DAY  
MONDAY, FEBRUARY 19TH**



Find out how the credit union made a difference for members in 2017 and what's on tap for the coming year by attending the 2018 annual meeting. Learn the results of the board of directors' election. Catch up with your credit union friends, and meet new ones, too.

At the credit union, you're not just a customer. As a member-owner, you have a stake and a voice. The annual meeting is your opportunity to keep abreast of the credit union's future direction. After all, it's not something you're likely to be able to do at other financial institutions, where only the stockholders are invited to participate. The credit union is where you belong, so we hope you will be able to join your fellow members at the 2018 annual meeting.

Please join us for this worthwhile and informative evening on February 19. Meal begins at 6:00 with meeting to follow. To be held at the Region XIV ESC South, Shelhamer Room, 4300 S. Treadaway. We look forward to welcoming you to the 87th Annual Meeting of First Priority Credit Union.

**Tickets Required**

*Tickets are required for the meal, and are on sale at the credit union for \$8 through February 14, 2017. You will receive \$8 back when you present your ticket at the meeting.*

**TURN ON E-STATEMENTS**



Simplify your life with e-Statements. Getting an e-Statement instead of a paper one in the mail is the easy way to keep track of your finances, and it's easier on the environment as well. Here's how it works: When your statement is ready shortly after the end of each month, we'll send you an email. You can then go online, login to your account and check it out. Did all the checks clear? Does our balance agree with yours? What is the remaining balance on your loan? 925118 If everything is correct, just file it electronically, where it won't disappear under a pile of flyers.

So make the switch to e-Statements. Call, click, or stop by the credit union.

**REMOTE-CONTROL CARDS  
COMING SOON**

For added security and control, you will soon be able to activate and de-activate your debit and credit cards using HomeTeller. If you have temporarily misplaced your card, or are unsure of the validity of a transaction, you can de-activate your card until you resolve the issue. You can even keep your card in de-activated status until you wish to use it, then deactivate it again when the transaction is complete. More control means more piece-of-mind.

**January and February**

- **No Payments for 90 Days on New/Used Auto Loans**
- **0.00% APR\* for 12 months on Credit Card Balance Transfers**

*A 3% fee applies to transferred balances. Call Lisa for details. \*Annual Percentage Rate. All offers made with approved credit.*

## BEWARE OF ON-LINE TAX FRAUD

Being able to file your taxes online may have simplified this April ritual, but it's also made it easier for cybercriminals to claim your tax refund. In the 2016 season, the IRS reported a roughly 400 percent increase in cyberattacks on tax filers. There's no reason to believe the 2017 tax season will see any less crime. The Department of Homeland Security has launched a "Stop. Think. Connect." campaign to encourage consumers to protect themselves from online tax fraud by taking these measures:

- \* Avoid giving out personal information, unless it is to a trusted entity like the credit union.
- \* Watch for fake messages or websites purportedly from the IRS or tax preparation services; DHS warns that sites can look quite legitimate, so examine them carefully.
- \* Don't believe promises of "free money" from inflated refunds.
- \* Back up data and store your electronic tax files securely.
- \* Never share personal information over an insecure network. Look for "https:" in the URL and a lock sign.

Also, know that the IRS only uses written communications to connect with taxpayers to request personal information. Any electronic communication - email, text, or social media - is fake.

For more tips on staying safe online, please visit [www.dhs.gov/stopthinkconnect](http://www.dhs.gov/stopthinkconnect).

## BEWARE Of Online Tax Fraud

ENJOY THE FREEDOM  
OF CU CHECKING

Still checking at another financial institution? Escape the high fees and account restrictions common at other financials with a credit union checking account. At the credit union, we make checking as simple and as fee-free, as possible. We're also just a phone call away to help you with any questions you might have; it's sometimes the case that online and other banks seem to be offering great deals - unless you need customer service. Be aware there may be a fee to make human contact! We'll work with you to set up a checking account that fits you and your family's financial lifestyle. Contact us today to see how you can start enjoying the freedom of credit union checking.

## Holiday Closings

The credit union will be closed January 1st for New Year's Day, January 15th for Martin Luther King Jr. Day, and February 19th for Presidents' Day and Annual Meeting

### Important Information

\*Your savings federally insured to at least \$250,000 by the National Credit Union Administration, a U.S. Government Agency.  
\*Pursuant to the Texas Credit Union Department Rule 91.315, documents related to First Priority Credit Union's finances and management are available by contacting us at (325) 692-4089.  
\*If you have a problem with the services provided by this credit union, please contact us at (325) 692-4089. This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your satisfaction, you may also file a complaint against the credit union by contacting the Texas Credit Union Department at 914 East Anderson Lane, Austin, Texas 78752-1699, Phone: (512) 837-9236, website: [www.cud.texas.gov](http://www.cud.texas.gov).



Lobby and Drive-thru hours:  
9:00 AM - 5:00 PM (5:30 PM on Fridays)  
On-line Branch open 24/7/365  
[FirstPriorityAbilene.org](http://FirstPriorityAbilene.org)

(325) 692-4089  
Fax (325) 692-4982

## the LAST Word

Money in the bank is like toothpaste in the tube.  
Easy to take out, hard to put back. Earl Wilson

Find your number and win \$25.