



FIRST PRIORITY
— CREDIT UNION —

October, 2018

**TIME FOR SKIP-A-PAY!
YOU CHOOSE**

NOVEMBER OR DECEMBER

The holidays are just around the corner, and extra cash is always needed. It is easy to put a little extra cash in your spending budget when you have loans with First Priority Credit Union because you can skip a monthly payment, just when you need it most. Plus, it is so simple. Just choose to skip either the November or December payment on your qualifying loans. If you have qualifying loans, a gift certificate is enclosed with your statement. If you receive e-statements, then your certificate will be sent to you electronically. Simply sign and return it to us or e-mail us at FPCU@FirstPriorityAbilene.org. Questions? Call Lisa at (325) 692-4089.

October Only

Last Chance for 2018

Auto Loan Refinance

Get 2.70% APR* for the remaining term and amount

*When you finance from another lender.
Must have a credit score of 650+ to qualify.*

October Only

Consolidate your Debt at 8.00% APR* for 36 months

November and December

**6.90% APR*
up to \$2500
for up to 12 months**

*Call Lisa for details on all special promotions.
*APR means Annual Percentage Rate.
All offers made with approved credit.*

PROTECTING YOUR ID

Identity theft continues to be one of the fastest growing crimes in the United States. ID theft is a crime where a thief steals your personal information, such as your full name or Social Security number, to commit fraud. The identity thief can use your information to fraudulently apply for credit, file taxes, or get medical services. Here are some ways to help prevent this from happening to you.

- Place outgoing paper mail in a secure mailbox. If you don't have a locked mailbox, pick up incoming mail
- Pay close attention to billing cycles. If a bill doesn't arrive on time, it's possible an identity thief has stolen it.
- Protect your Social Security number by leaving your card at home in a secure location. Do not carry it with you on a daily basis. Be very careful about giving the number out.
- Place passwords on bank, credit card, and phone accounts. Choose a password that mixes random numbers with letters. Do not use your birthday, your dog's name, or anything else a thief could guess.
- Keep your information safe online. If you shop online frequently, consider having a separate account for your online purchases. Make sure you have virus protection and update it regularly.
- Do not give out any personal information over the Internet, on the phone, or through the mail unless you were the one to initiate contact or you are sure about the identity of the person or the company.
- Shred documents that you no longer need, including credit card applications, insurance forms, health forms, and billing statements.
- Store private documents in a secured location.

Like us on Facebook!

Share the Benefits of Membership

Friends don't let friends, nor their family members, pay too much for financial services. That's why you'll want to share with them the benefits of belonging to the credit union. Here's where they will not only find competitive rates on savings and loans, but a variety of products and services to help them manage their personal finances. While for-profit financial institutions have their shareholders to answer to, the credit union is a not-for-profit financial cooperative that exists only to serve its members. So please pass the word about the credit union difference. Your friends and family will thank you for helping them discover that difference and how it can help them achieve their financial goals. For more information about sharing the benefits of membership, visit our website or contact the credit union.



Refinance Your Vehicle Loan at the Credit Union

You love your new wheels. The monthly payments? Not so much. It may be time for a do-over. Bring your vehicle loan paperwork to the credit union and we'll help you figure out if refinancing your loan here is in your best interest. For example, we may be able to reduce the annual percentage rate you are paying on your loan, either reducing your payment or helping you pay the loan off faster. That means you'll pay less over time and the total price will be reduced. Take advantage of our special refinance rate in October and you will save even more. This is the last change to refinance with these special terms this year so don't delay. 179432 Plus, if you hurry, there is still time to combine our special refinance rate with our annual skip-a-pay. At the credit union, we're here for you, not the financial institution's or dealer's stockholders. We'll help you get back in the driver's seat and take control of your payments. Give us a call to find out how.



Holiday Closings

The credit union will be closed
October 8th for Columbus Day, November 12th for Veterans Day,
November 22nd and 23rd for Thanksgiving and
December 24th and 25th for Christmas.

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.



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

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

the LAST Word

Knowledge comes from learning.
Wisdom comes from living.

Find your number and win \$25.