



FIRST PRIORITY
— CREDIT UNION —

April, 2019

April

- **No Payments for 90 Days on New/Used Auto Loans**

May

- **0.00% APR* for 12 months on Credit Card Balance Transfers**

A 3% fee applies to transferred balances.

May and June

- **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.

May, June and July

- **Boat and RV Loans as low as 4.00% APR***

June and July

- **2% off Visa Credit Card Purchases**

Call Lisa for details on all special promotions.

**APR means Annual Percentage Rate.*

All offers made with approved credit.

SET YOUR SAILS ON A BOAT LOAN

If you're dreaming of spending time on the water this summer, now is the time to apply for a boat loan. But do your homework first. Check websites such as boattrader.com and boats.com for reviews and other resources. If you're unsure about what boat is a good choice, take the quiz at boats.com to help narrow your choices. Learn from other boat owners by reading and joining online boat owner forums. (Simply search on "boat owner forums.") As with a vehicle purchase, getting a pre-approved loan from the credit union means you can shop like a cash buyer, whether it's a new boat or new to you and whether you're buying from a dealer or a private seller. Let us help you with a boat loan that's right for you.



IRA DEADLINE APPROACHES

Tax Day 2019 is right around the corner, but there's still time to make your 2018 tax year contribution to your IRA. For a Traditional IRA, the annual contribution limit for 2018 is \$5,500 or \$6,500 if you're age 50 or older. Your Roth IRA contribution amount is based on your filing status and income. The amount you can deduct if you or your spouse are covered by a retirement plan may be limited. Your income level is also a factor. Roth contributions are not deductible, but qualified distributions are tax-free. For complete information, review IRS Publication 590-A available at www.irs.gov, and then visit the credit union to open or add to your account. April 15th is the deadline, but the sooner you make your contribution the more interest you'll earn over time.

Easy, Painless Ways To Pinch Pennies

If your 2019 New Year's resolution to save money has become a dim memory, there's no time like the present to get back on track. Here are some easy, painless ways to pinch those pennies: 9470

■ The more things you can do yourself, the more you'll save. Even simple things like brewing your own coffee and avoiding convenience foods can save you a bundle.

■ Watch out for recurring payments. Out-of-sight, out-of-mind can wreak havoc on your saving plan. Scan your credit card statement and make sure you're still using all those services you've signed up for. For example, can you stream videos instead of paying for cable or satellite television services?

■ Buy used when you can. Thrifting is not only better for your wallet, it's better for the planet. For example, new vehicles depreciate in value the moment you drive off the dealer's lot. Buying a reliable used car can save you thousands.

■ Bookmark websites that can help you shop wisely: www.retailmenot.com, www.pricegrabber.com, and www.camelcamelcamel.com (free Amazon price tracker) are a few examples.

Look out for Skimming

Thieves are always looking for a way to steal, and one way they do that is by skimming. Skimming is when a physical device is put in place at an ATM or a pay-at-the-pump card reader to capture card information when the card is inserted. Often they also try to capture PIN numbers by attaching a camera on an overhang above the PIN pad that is a long, thin bar that won't be obvious unless you are looking for it. Once they capture the card information and the PIN, they can then use the card information to sell to other thieves who can use it access funds in the account that the card was issued for.

To protect yourself from these thieves, make it a habit to tug on the card reader and the PIN pad to make sure there haven't been any overlays attached. The ones that thieves use are usually removed easily. Also look for any metal bars attached over the PIN pad or any other unusual attachments to the PIN pad or card reader. If you find something suspicious, report it right away to the merchant, or contact the Abilene Police Department.

We regularly inspect the ATM installed at our drive-thru to make certain that it has not been tampered with. We also invite our members to immediately report anything suspicious concerning our ATM.

Holiday Closings

The credit union will be closed
May 27th for Memorial Day, July 4th and 5th for Independence Day,
and September 2nd for Labor Day.

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 and ATM open 24/7/365
FirstPriorityAbilene.org

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

the LAST Word

Life is like a camera. Focus on the positives.
Develop the negatives. And if things don't work out,
take another shot!

Find your number and win \$25.