



FIRST PRIORITY
— CREDIT UNION —

October, 2019

October

- **8.0% APR***
Debt Consolidation
for up to 36 Months

December

- **6.9% APR***
Up to \$2500
for up to 12 Months

WE HAVE A LOAN FOR THAT EVERY SEASON, EVERY REASON:

You may think of the credit union as the best place to get a loan for new wheels. And you'd be right. But it doesn't stop there. We have loans for every season, and every reason. Do your scholars need new computers before they head off to school? Check. Thinking of a taking the family on a ski trip or a cruise to the Caribbean this coming winter, and need a vacation loan? Check. Planning to update the kitchen or add a man cave and need home improvement financing? Check. Want to clear up high interest rate credit card bills with a consolidation loan? Check. Snowmobile, personal watercraft, boat, or recreational vehicle on your wish list? Check. Help with holiday expenses? Check. Major toothache necessitating a trip to the dentist? Check. The credit union is here to help with all of your financing needs. That's why we're here. Call, click, or stop by.

We're everywhere you are with



*Call us for details on all special promotions.
*APR means Annual Percentage Rate.
All offers made with approved credit
and are subject to change.*

SKIP-A-PAY IS HERE!

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, and it is 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 and November

Auto Loan Refinance Special
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.
Get the same great rate for
new purchases.*

Tips to Improve Your Credit Score

How much you earn and how much you spend are both important numbers in your financial life. But there's another number with an impact on your financial security: your credit score. Your credit score is a three-digit number the credit union and other lenders use to decide if you qualify for loans and credit cards at the most favorable terms. The higher your score, the better your chance of getting the best rate available - saving you money. Insurance companies also may use credit scores in their risk/rate calculation, and landlords may use it to decide whether or not you will be a tenant who promptly pays the rent.

Because the credit union and other lenders want you to pay us back, your credit score is based on a formula or algorithm that is used to predict how likely it is you will make your loan or credit card payment on time. There are numerous scoring models, but a majority of them consider your payment history, how many credit cards you use, how long you've had accounts open, the types of accounts you have and how often you apply for new credit.

If you have a low credit score, it will take time to raise it. Be wary of any credit-repair outfits promising a quick fix. Usually, about 70 percent of your score is based on



whether you pay your bills on time, so that's a good place to start. The models also take into account how much credit you use, versus your credit limit. This credit utilization ratio rewards those with low balances. Resist the urge to open new credit card accounts, no matter how good a deal it seems at the time. Unless you are paying fees, don't close the credit card account you've had the longest. 924860

It's also a good idea to check your credit report regularly. Your credit report is a summary of your credit history and any errors on it could be affecting your score. You are entitled to a free copy from the three major credit reporting agencies every 12 months. Order online from annualcreditreport.com, the only authorized website for free credit reports, or call 1-877-322-8228. You will need to provide your name, address, social security number, and date of birth to verify your identity.



Holiday Closings

The credit union will be closed



October 14th for Columbus Day, November 11th for Veterans Day, November 28th and 29th for Thanksgiving and December 25th for Christmas. Early closure times to be announced for December 24th and December 31st.

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

Challenges make life interesting.
Overcoming them is what makes life meaningful.

Find your number and win \$25.