



FIRST PRIORITY CREDIT UNION

January, 2019

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

YOU'RE GOING TO LOVE CHECKING THE FIRST PRIORITY WAY

If you love to save money then you probably love most things that are free. That means you're going to love First Priority Credit Union's FREE Checking Account, which is not only free but also flexible, convenient, and secure. In addition to no hidden fees, easy mobile access, an on-site surcharge free ATM, and a large network of nationwide ATMs, you'll also enjoy:

- * Interest-bearing Checking
- * Free 24/7 access through HomeTeller with website or mobile app
- * Free Bill Payer
- * Free Remote Deposit
- * No minimum balance
- * No monthly service charges
- * Free Visa Check Card with remote control
- * Free e-Statements
- * Low cost duplicate checks
- * \$1 Overdraft Protection from Savings
- * Courtesy Pay (per item fee)
- * Friendly Service and Personal Support

For more information about our Checking Account, call us at 325-692-4089. We promise...you're going to love Checking the First Priority way!

e-Statements
Free and Convenient. Secure and Fast

2019 ANNUAL MEETING PRESIDENTS' DAY MONDAY, FEBRUARY 18TH



Find out how the credit union made a difference for members in 2018 and what's on tap for the coming year by attending the 2019 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 2019 annual meeting.

Important: Change of Venue

Please join us for this worthwhile and informative evening on February 18. Meal begins at 6:00 with meeting to follow. To be held at the **Region 14 ESC North, Taylor Room, 1850 State Hwy 351**. We look forward to welcoming you to the 88th 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 15, 2019. You will receive \$8 back when you present your ticket at the meeting.

Don't be Scammed on the Phone

Several of our members have been scammed recently by thieves who took advantage of their trust and generosity. It is easy to be cheated out of hundreds or even thousands of dollars. There are lots of ways that this can happen, but one of the most common ways is that someone calls with a lie that is somewhat believable. They say that they need your help, or that you have won something, or that something is wrong with your card or account. They may say they are from your financial institution or even the IRS. Some have even led the member to believe that they were a grandchild, or simply befriended a member who is lonely. Their tactics are endless. Once they establish contact, they usually ask that you send them money, buy a gift card and send them the card details, or deposit a fraudulent check and send them part of the funds. Often, they are in a hurry and ask that you don't tell anyone about the transaction. Please don't be fooled, and don't give anyone your personal information. Never buy a gift card or deposit a check or send money at a strangers request. It is guaranteed to be a scam. People who call from your financial institutions already know all of your relevant information and won't need to ask. The IRS never initiates contact with people by phone. If you are still unsure if a call is legitimate, get a call back number and hang up. Contact someone you trust like your credit union to help you decide if the call is trustworthy.

Lower Your Monthly Debt

Imagine 2019 as the year you ditch that debt, rebuild your credit, and really reach some of those financial goals. With a Debt Consolidation Loan you can do all of this and more.

This low-rate financing option provides a two-fold solution, allowing you to 1) lower monthly payments from things like post-holiday bills, high-interest credit card payments, vehicle loans, etc., and 2) keep a decent amount of cash in your wallet for daily expenses even while repairing your overall financial well-being. A Debt Consolidation Loan offers benefits like:

- * Lower interest rates and payments
- * A fixed payment
- * Only one due date to remember
- * Only one bill to pay 923087
- * More breathing room each month
- * No more high-interest debt
- * Credit score improvement
- * Faster Payoff

Don't wait until next year - say "YES" to debt consolidation now! To learn more or apply today, call Lisa at 325-692-4089.



**Should you
CONSOLIDATE
your DEBT?**

Holiday Closings

The credit union will be closed

January 1st for New Year's Day, January 21st for M. L. King, Jr. Day,
February 18th for Presidents Day (also annual meeting day) and
May 27th for Memorial 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 open 24/7/365
FirstPriorityAbilene.org**

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

the LAST Word

It's better to enjoy the present while it's happening than worrying about the future.

Find your number and win \$25.