

# Priority First

## FEDERAL CREDIT UNION

*“Serving Jefferson and Clearfield Counties”*



CREDIT UNION

## Student Choice

*Winter 2018*

### **Let Us Help Fill the Federal Funding Gap**

With the cost of education on the rise, the gap between college costs and available financial aid is growing wider every year. As a result, many students and families have resorted to higher-cost private student loans to fill the funding gap.

#### **PRIORITY FIRST FCU IS HERE TO HELP**

With our Student Choice private loan solution, students will achieve their dreams of a higher education without the higher price tag often associated with private student loans.

- No origination or pre-payment fees
- Extremely competitive rates
- Flexible repayment options
- Convenient line-of-credit structure

VISIT [PRIORITYFIRSTFCU.STUDENTCHOICE.ORG](http://PRIORITYFIRSTFCU.STUDENTCHOICE.ORG)

\*Subject to credit qualification and annual credit review.



Avoid tax refund delays.....

To avoid delays in your refund posting, be sure to use your correct account information. The routing number for Priority First FCU is **243379873**. Your share draft (checking account) number is located on the bottom of your checks.

## 2018 Annual Meeting

Priority First Federal Credit Union's Annual Meeting is Saturday, April 28, 2018 at the Bellamauro Hall, 1017 Reynoldsville Falls Creek RD, Reynoldsville, PA 15851. The doors will open at 5:00 PM. Business meeting will begin at 6:00 PM. Dinner immediately following the meeting. Prize drawings and live music by The Ride to follow. Casual attire is appropriate. Ticket price is \$15.00. Ticket price includes the buffet style dinner, dessert, coffee, and beverages. Tickets are available at all 5 branch locations. You can also mail in the reservation form below along with your payment to: 364 Midway Drive DuBois, PA 15801, before April 20, 2018.

#### REGISTRATION FORM

Member's Name: \_\_\_\_\_

Guest's Name: \_\_\_\_\_

Amount Enclosed @ \$15.00 / each: \_\_\_\_\_

One guest per member. No reserved seating available.

# Supervisory Committee Verification Notice

The Supervisory Committee has engaged Mckeever, Varga & Senko Certified Public Accountants, to complete the regular verification of accounts with the December 31, 2017 member statements. This process will be slightly different from years past when all member statements contained a notice from the Supervisory Committee. Instead, the auditors will select a sample of members share and loan accounts to verify the account balances directly with account owner by letter. If your account has been selected as part of the auditing process, you will receive a letter within the next few weeks from Mckeever, Varga & Senko requesting information on a designated account. The CPAs will not ask you to provide them with personal or account information, they will only ask you to verify that the information and account balance they provide to you is correct. We appreciate your participation in this process.

Thank You,  
Danny Reynolds, Supervisory Committee Chairman

## Board of Director Petition

Members who wish to run for a seat on the Priority First Federal Credit Union Board of Directors must file an Official Nomination and Petition Form for nomination. This is a volunteer position. This form can be picked up at any branch office or you can have one sent to you by calling 800-368-0739.

This document must be received by the Board Secretary by **March 19, 2018**. Address: Nominating Committee, Priority First Federal Credit Union, 364 Midway Drive, DuBois, PA 15801. The petition must be signed by 116 members of Priority First Federal Credit Union. Nominations must also include qualifications, biographical data, and a signature validating the nominee's agreement to nomination and willingness to serve if elected. Minimum qualifications for nominees' include:

- Be a member of Priority First Federal Credit Union
- Have or develop the knowledge and experience to perform their duties
- Have no serious derogatory credit history
- Have no convictions for crimes involving personal dishonesty
- Act in the best interest of the Credit Union at all times
- Be prepared to attend all scheduled meetings

Nominations received after the closing date or incomplete nominations shall be disqualified by the Secretary. Elections will not be conducted by ballot and there will be no nominations from the floor at the annual meeting if there is only one nomination for each position to be filled. Election results will be announced at the annual meeting.

## Annual Privacy Notice

Priority First Federal Credit Union's Privacy Notice is available to view/print at: [www.priorityfirstfcu.org/privacy](http://www.priorityfirstfcu.org/privacy)

Download our Priority First FCU Mobile Banking App available for Apple or Android! You can now access your online banking anywhere anytime from your mobile device or tablet. If you are not already using our online banking just download the app and choose enroll to get started.

Some features of the app:

- Mobile Deposit
- View your Accounts
- Pay your Bills
- Check your Statements
- Make a Transfer- View check images- Find our Locations



## 2018

### HOLIDAY SCHEDULE

January 1	- New Year's Day
January 15	- Martin Luther King, Jr. Day
February 19	- President's Day
March 30	- Good Friday (Closing at Noon)
May 28	- Memorial Day
July 4	- Independence Day
September 3	- Labor Day
October 8	- Columbus Day
November 12	- Veterans Day Observed
November 22	- Thanksgiving Day
December 24	- Christmas Eve (Closing at Noon)
December 25	- Christmas Day
December 31	- New Year's Eve (Closing at Noon)
Jan. 1, 2019	- New Year's Day

Toll Free

800.368.0739

[www.priorityfirstfcu.org](http://www.priorityfirstfcu.org)

