



Spring 2021

Priority News

Priority First
FEDERAL CREDIT UNION

"Serving Jefferson and Clearfield Counties"

Credit Card Enhancements Coming SOON!

As part of Priority First Federal Credit Union's commitment to providing superior service to our members, we are making enhancements to our credit card program. Current cardholders will receive a new VISA® credit card prior to the activation date of Saturday, July 10, 2021.

Benefits & Enhancements Include:

- NEW contactless feature
- NEW online credit card account access
- NEW branded card design with credit card number, name, etc. printed on the back for enhanced security.
- NEW program allows for each person associated with your credit card account to receive a card with a different number. This allows for continued use of cards by others if one person loses their card.



WHAT YOU NEED TO KNOW

RATES: Your VISA® credit card rates & terms will remain the same.

RECURRING CHARGES: Upon receiving your new card, remember to update your payment address and card number for any recurring payments currently charged to your credit card.

ALERTS: Unfortunately, existing credit card alerts will not be converted. However, we will be offering new updated alert options – stay tuned for updates!

ACCESS: Online access to your credit card account will no longer be through *GoToMyCard*. Be sure to download any prior statements or account information you may need for your records. You will have anytime access to your credit card account data through our mobile app and website located under the *Borrow* tab on the *VISA Credit Cards* page.

SUSPECTED FRAUD: In the case of any suspected fraud, you will see the following number on your caller ID: 855-553-4290 Contact us at 800-368-0739 (or your local branch) with questions regarding your new VISA® credit card. You may also visit priorityfirstfcu.org/borrow/visa-credit-cards for more information.

Congrats Barb Cox & Ann Marie DeGennaro-Ray!



After 24½ years of dedicated service, we would like to announce the retirement of Barb Cox as Vice President of Operations, a position she has held since 2000. Under her leadership, the credit union has experienced considerable growth and navigated significant changes and advancements. While with us, she has made a huge impact on the credit union and we are so thankful to have had her as part of our team for all of these years. Barb will always be remembered as a hardworking, committed and friendly coworker, and we will miss her very much! We wish her the best of luck as she enters her retirement at the end of June.

Ann Marie DeGennaro-Ray has been with the credit union for over 13 years, and was promoted from Vice President of Lending to Chief Operating Officer. In her new role, Ann Marie is responsible for the strategic direction and oversight of human resources, branch operations, lending, member experience and compliance of the credit union. We are confident that she will excel in this new role and lead the credit union for many years to come!



Congratulations to Barb and Ann Marie on such great accomplishments!



Priority News

Less Wait, Less Waste, Less Worry with eStatements

Help us celebrate Earth Day with *Less Wait, Less Waste and Less Worry*. Do your part by signing up for eStatements! Receive your account statement electronically and access it via the security of online banking. Any member who signs up for eStatements or credit card eStatements during the month of April 2021 will have \$5 deposited into their share account on May 1st and will also be entered to win \$250 in cash. Already have eStatements? Congratulations! You are already entered to win \$250 in cash in our *Less Wait, Less Waste, Less Worry* promotion!



Youth Month – Debit Cards!

Youth Month (April), is an outlet for us to attract the attention of younger members so they become more engaged in the credit union as they grow into adulthood. A great tool that we offer to kids who are new to banking, is our debit card. They get independence and parents get peace of mind by staying on top of their child’s spending, and taking advantage of teachable money moments. They will see how easy spending can be and learn the importance of saving and budgeting. Youth ages 15 & under must have an adult on their account. Those between the ages of 16-17 who have a valid, government issued, photo ID, can open an individual account. Call for more information!

Home Equity Loan Special!

Is your house in need of home improvements? Make it happen with a Home Equity Loan from Priority First FCU! Whether you are renovating a bathroom or upgrading your kitchen, this loan will help bring your projects to life! Call or stop into your local branch to start your application today!

HOME IMPROVEMENT PLANS?
MAKE IT HAPPEN.

HOME EQUITY LOANS

2.50% APR* FOR 5 YRS **3.00%** APR* FOR 7 YRS

3.25% APR* FOR 10 YRS **3.50%** APR* FOR 15 YRS

NO CLOSING COSTS!



*APR = Annual Percentage Rate. Up to 80% Loan-to-Value. A Minimum of \$15,000.00 in new money. Repayment example: monthly payment for each \$1,000 borrowed at 2.50% APR for 60 months is \$17.71. All loans are subject to credit approval. Other terms and rates may apply. Membership eligibility required. Rates are subject to change without notice. Cannot be used to pay off an existing PFFCU loan.

2021 HOLIDAY SCHEDULE

- April 2 - Good Friday (Closing at Noon)
- May 31 - Memorial Day
- July 5 - Independence Day Observed
- September 6 - Labor Day
- October 11 - Columbus Day
- November 11 - Veterans Day
- November 25 - Thanksgiving Day
- December 24 - Christmas Eve (Closing at Noon)
- December 25 - Christmas Day
- December 31 - New Year’s Eve (Closing at Noon)
- Jan. 1, 2022 - New Year’s Day



Call Toll Free!
800.368.0739



2021 Virtual Annual Meeting!

In an effort to help keep our employees, members and the community safe from potential COVID-19 spread and exposure, Priority First FCU’s Board of Directors decided that the 2021 Annual Meeting will be held virtually by phone on April 21, 2021 at 6:00 p.m. There will be **FIVE \$100 giveaways** – attend the meeting to be entered! You can register up until April 21, 2021 at 5:00 p.m. by sending an email to info@priorityfirstfcu.org, calling 800-368-0739 or registering online. Meeting materials will be emailed/mailed to registrants a week prior to the meeting, and they will also be available on our website.