



Fall 2021

# Priority News

Priority First  
FEDERAL CREDIT UNION

*"Serving Jefferson and Clearfield Counties"*

## NEW & Improved VISA Debit Card!

We are making enhancements to our debit card program, giving members access to digital wallets, contactless payments, added security and more! **If you are a current Mastercard debit cardholder**, you will receive a new VISA® debit card prior to Wednesday, October 20, 2021.



### ACTIVATE NEW CARD:

Call the number on the sticker to activate your new debit card when you receive it. While activating, you will also be required to select a new PIN.



### DESTROY OLD CARD:

Please destroy your old debit card and begin using your new card, as soon as possible. **Your old card will stop working on 10/20/21.**



### SWITCH:

Remember to switch automatic payments with your NEW card number.



For more information, head to [priorityfirstfcu.org/accounts/visa-debit-cards/](https://priorityfirstfcu.org/accounts/visa-debit-cards/).



## Want Christmas All Wrapped Up?

Start your holiday shopping today, and make this season unforgettable with a Holiday Loan from Priority First FCU!

Borrow up to **\$3,000**

For as low as **2.99%APR\***

For up to **15 months!**

\*APR = ANNUAL PERCENTAGE RATE. MAXIMUM LOAN AMOUNT IS \$3,000.00. MAXIMUM TERM IS 15 MONTHS. A BORROWED AMOUNT OF \$3,000.00 FOR 15 MONTHS, AT 2.99% APR, WILL RESULT IN A MONTHLY PAYMENT OF \$204.01. 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.



## Digital Wallets – How Do They Work?

Securely store your PFFCU VISA credit and debit card® in your phone’s digital wallet for quick checkouts when shopping in store or online. It makes purchases easy, convenient and secure!

Paying with a digital wallet is safer than giving the store your card number and PIN. Transactions are validated by a number that is unique to each device and card. This encrypted number is used to authorize purchases so your card number and PIN are never transferred or stored with the merchant, meaning they are less likely to be compromised.

Many smartphones offer fingerprint *Touch ID* or *Face Recognition* that can be used to authorize transactions. This means your digital wallet is available at the touch of your fingertips. There is no need to show additional ID, sign or wait for the chip reader to complete the transaction.



Look for the contactless symbol when you make in-store purchases.

### WHERE CAN I USE MY DIGITAL WALLET?

**On The Go:** Use your digital wallet to pay wherever you see the contactless symbol by holding your phone up to the symbol on the terminal.

**Online:** When shopping online, some sites let you select a digital wallet as your payment option at checkout instead of having to enter your card information each time you make a purchase.

### IS MY PAYMENT INFO STORED ON MY PHONE?

Your actual card number is not stored on your device or shared with most merchants. The app assigns each credit and debit card a virtual card number associated only with the digital wallet and the mobile device you use.

Your digital wallet can’t be used for a payment without your authentication. **So, your information is protected, even if your phone is lost or stolen.**

### SETTING UP YOUR DIGITAL WALLET:

Head to [priorityfirstfcu.org/digital-wallets/](http://priorityfirstfcu.org/digital-wallets/) to learn how to set up your digital wallet today!



## Christmas Club Accounts

Money doesn’t grow on trees... But it will grow when you save for the Holidays with a Christmas Club Account from Priority First FCU. Call today for more details!



*\*Funds will be transferred to your PFFCU Draft (Checking) account on Sept. 30th. If you do not have a checking, the funds will be deposited into your Share account.*

## 2021 HOLIDAY SCHEDULE

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



Toll Free  
800-368-0739

