



SUMMER 2010

THE CREDIT REPORT



INSIDE

Page 2

- eStatement Promo Winner
- Thanks for Supporting...
- eStatements
- Golf Tournament

Page 3

- Scholarship Recipients
- East Boston Branch 1st Anniversary
- ATM Locations

Page 4

- Privacy Statement
- Branch Locations and Hours

Holiday Closings

- **Labor Day**
Monday, September 6

First Priority's Boardroom dedicated in Memory of Robert M. Carlton.

On April 15, the friends and family of Bob Carlton joined First Priority Credit Union for the dedication of the Robert M. Carlton Boardroom. Bob served on the Board of Directors for 37 years, before his death in December of 2009.

L to R: Lois Carlton; Roberta Russell, Katherine Russell, John Russell; Robert Carlton, Jr. and David Chalmers.



{Ben-e-fit} (noun): Something that is good or advantageous

Disability Income Protection and Life Insurance benefit programs will soon be available to First Priority Credit Union members.

Life Insurance: Plans that provide insurance protection and build guaranteed cash values are among some of the great insurance options you can choose.

Disability Income Protection: Plans that pay benefits directly to you when you are unable to work because of a covered sickness or accident.

All insurance plans will be offered through allotment or monthly share draft.

Contact Steve Miller at smiller@firstprioritycu.com or call toll-free (800) 949-7628, ext. 4402 to receive a free, no obligation benefit analysis.



Congratulations to the winner of our eStatement Promotion!

Congratulations to the winner of the Vizio® 19" flat-screen Television, Diane Wheaton of Plymouth. We hope you enjoy your new television and the convenience of eStatements!

Thanks for Supporting....

The American Cancer Society

Thanks to the generosity of First Priority Credit Union members we were able to donate quarters to help meet the First Priority Credit Union's Quarter Mile Challenge. Thank you for your support of this worthwhile cause.



MDA

During the month of March, First Priority Credit Union joined forces with NALC's Branch 34 in their efforts to support the MDA Shamrock Drive. Over \$400 dollars went to the Muscular Dystrophy Association from the members of First Priority.

eStatements

eStatements are a fast, safe, and convenient way to receive your monthly statements.

Cut the clutter and simplify your life with eStatements from First Priority Credit Union. eStatements are a convenient, secure way to receive and view your monthly statements. Each month, you will receive an email that contains a secure link to your statements, days earlier than usual. Best of all, this service is free to all members!

Once you access your statements you can print them, save them to your computer or disk. Or, just view the last six months of statements online at anytime.

It's Easy to Register!

In order to switch to eStatements you'll need to register. Visit www.firstprioritycu.com and click on the eStatements button. Click on the Register link to fill out the secure registration form.

- Simply complete some general information about yourself, such as your Name, Member Number (account number located on the top of your monthly statement) and Email Address.
- You will be asked to set up a password for your eStatement Account. Your password must be at least six characters long and contain at least one letter and at least one number.
- Next you'll be asked for three pieces of information (such as date of birth, Social Security Number and Mother's Maiden Name) to verify that you are the account holder.

Once you've accepted the terms and conditions of the eStatement agreement you can submit your registration.

You will receive an e-mail message confirming your registration. When your next statement is ready, you will receive an e-mail with a link to the secure eStatements website, where you will retrieve your eStatement.

FPCU's 14th Annual Charity Golf Tournament

Monday, July 12, 2010

Granite Links Country Club, Quincy, MA

Shotgun start 7:30 A.M.

Benefits First Priority Credit Union's Charitable Foundation

Price: \$150 per person. Price includes golf, cart, and meal.

FPCU's 14th Annual Charity Golf Tournament Registration Form

Name _____ Email _____

Address _____ City/State/Zip _____

Company Name _____ Daytime Phone _____

Evening Phone _____

I would like to play with the following:

Player 2 _____ Email _____

Player 3 _____ Email _____

Player 4 _____ Email _____

Please return this form with your fee to First Priority Credit Union, 100 Swift Street, East Boston, MA 02128.

Scholarship Awards

First Priority Credit Union's Charitable Foundation has awarded the following individuals scholarships for the 2010/2011 academic year.

Congratulations to:

Jaclyn J. Bowes of Walpole

Madaline Marie George of North Andover

Erin Wooley of Medfield

Nathan Montminy of Lowell

Peter Szabo of Melrose



First Priority's President and CEO, Bill French presents last year's winner, Gregg Leonard of Oak's Bluff, with his scholarship check.



FPCU ATM Locations

Boston

General Mail Facility Lobby
25 Dorchester Avenue
(24 Hour Access)

*Deposits Accepted

General Mail Facility
Third Floor
25 Dorchester Avenue

East Boston

100 Swift Street
(24 Hour Access)

*Deposits Accepted

Cambridge

Cambridge Central Square
Post Office
770 Massachusetts Avenue

Waltham

Northwest Processing Facility
200 Smith Street

East Boston Branch Celebrates 1st Anniversary!

It's hard to believe that the East Boston branch of First Priority Credit Union was opened a year ago this past June. It's a great time to remind you that in addition to our office at General Mail Facility, our 100 Swift Street branch is located between Bennington and Swift Streets in East Boston. There is easy access to the building from 1A for member's commuting in and out of Boston, and is steps away from the Wood Island MBTA station.



We know your time is valuable so East Boston offers Saturday hours for your convenience. Conduct your transactions any day via our drive-thru window (see hours listed below) or the 24-hour drive-up ATM!

Lobby Hours

Monday – Wednesday 8:00 a.m. – 4:00 p.m.

Thursday – Friday 8:00 a.m. – 5:00 p.m.

Saturday 9:00 a.m. – 12:30 p.m.

Drive-thru Hours

Monday – Wednesday 7:00 a.m. – 5:00 p.m.

Thursday – Friday 7:00 a.m. – 6:00 p.m.

Saturday 9:00 a.m. – 12:30 p.m.

Drive-up ATM • Open 24 hours!

Branch Locations and Hours

Boston Office

General Mail Facility
Room 1002
25 Dorchester Avenue
Boston, MA 02205

Office Hours:

Monday–Friday, 7:00 – 4:00
Thursday, 7:00 – 6:00

East Boston Branch

100 Swift Street
East Boston, MA 02128

Lobby Hours

Monday–Wednesday
8:00 – 4:00

Thursday and Friday
8:00 – 5:00

Saturday 9:00 – 12:30

Drive-Thru Hours

Monday–Wednesday
7:00 – 5:00

Thursday and Friday
7:00 – 6:00

Saturday 9:00 – 12:30

First Priority Credit Union Privacy Notice and Disclosure

First Priority Credit Union is committed to safeguarding your confidential information. In the course of providing services, we collect personal information about you that is not publicly available. First Priority Credit Union does not sell or distribute membership lists or your personal information. We do, however, share information about you with other companies in order to complete your transactions and to provide other financial services. This notice describes how we collect, share and protect the privacy of your personal information. It also provides steps you can take to protect your personal information.

Types of Information We Collect

First Priority Credit Union collects a variety of information to assist in offering services to members. Sources of the information we collect include:

- Information we receive from you on applications or other forms
- Information about your transactions with our affiliates, others, or us.
- Information we receive from consumer reporting agencies
- Information obtained when verifying the information you told us. We may obtain this information from your current or past employers, or from your transactions at other financial institutions.
- Information we receive from you through electronic communications and e-mails.

We do not disclose any nonpublic personal information about our members and former members to anyone, except as permitted or required by law.

Disclosure of Information to Businesses That Provide Services to Us

To perform your transactions and otherwise conduct credit union business, we may disclose information we collect, as described above to companies that perform marketing or other services on our behalf or to other financial institutions with whom we have joint marketing agreements.

First Priority Credit Union only works with companies that agree to maintain strong confidentiality protections and limit the use of information we provide. We do not permit these companies to sell or distribute the information we provide.

How We Protect Your Information

We restrict access to nonpublic personal information about you to those employees who need to know that information to provide products or services to you. We maintain physical, electronic and procedural safeguards that meet or exceed federal regulations to guard your information.

What You Can Do to Help

You can assist us in safeguarding your information by following these simple guidelines:

- Protect your account and plastic card numbers, PINs (personal identification numbers), and passwords. In particular, never keep your PIN with your ATM/Debit or credit card as that makes your accounts vulnerable if your card is lost or stolen.
- Use caution in revealing account and social security numbers, and other identifying personal information to other persons. If someone says they are calling you on our behalf and asks for your account number, you should beware. Our employee would already have access to that information before calling you.
- It is important that we always have your current address and telephone numbers. You can also provide us with your e-mail address. If we detect potentially fraudulent use of your account, we will attempt to contact you immediately.
- We encourage you to share any questions or concerns. Please do not hesitate to call us – we are here to serve you.



INFORMATION

The Credit Report is a quarterly publication of the First Priority Credit Union.

President: William French · Editor: Julie Perham

Board Members: William Bolter · Robert Brent · Stanley Bykowski

John Casciano · John Coyne, Jr. · James Del Rossi · Robert Losi

Joseph Papapietro · Martin Scafidi · Robert Travaglini

1-800-949-7628 · CU-Talk: 1-800-273-4435 · Loan By Phone: 1-800-529-3411

www.firstprioritycu.com