



Priority Postal Credit Union
"Our Priority is YOU"



Dates to remember

Monday, July 5th
Independence Day
Observed

Monday, Sept. 6th
Labor Day

A message from the CEO

Welcome to summer, Priority Postal family!

As the world tries to recover from CoVID 19, new products and services continue to move forward for us but not without some delays. The credit card program has been delayed by a couple of months, we are now looking at September/October. We are looking at ways to offer checking accounts in the near future but it is a costly expenditure for a small credit union like us. We do hear you though and I assure you that we are working on it! One way you can help us to get the checking accounts, is by referring your family and co-workers. We are in a catch 20/20 situation where we need the membership to help us to afford checking accounts but we need the checking accounts to get the membership. Please bear with us though, we are doing our best to offer them as quickly as possible.

I want to say thank you to each and every one of you for your membership at the credit union. Our door is always open... stop by and say "Hi!". We would love to see you. 😊

Jennifer Key

New Hours!

To better serve you, we are changing our hours effective 07/01/21!

We will now be open Monday – Friday 8 am – 5 pm

We will continue to be closed at 1 pm – 2 pm for lunch

Are you Online or Mobile?

Visit our website at www.prioritypostalcu.com to log into online banking or download our mobile app in the apple and android stores. Search "Priority Postal CU" to find us. You will need your member number so give us a call and we can assist you with that!

Post Office Field of Membership:

Channelview
Deer Park
Galena Park
La Porte
Pasadena
Pearland
Seabrook
South Houston

1199 Pasadena Blvd. Pasadena, TX 77501

713-473-9349 prioritypostalcu.com



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Schedule of Fees (effective 8/1/21)

Fee Type	Fee Amount
Account Research (after 1st hour)	\$50.00/hour
ACH Stop Payment	\$30.00
Corporate Check Stop Payment	\$30.00
Credit Report (unless applying for loan)	\$10.00
Dishonored Check Fee	\$30.00
Early Account Closure (within 90 days of opening)	\$10.00/account
Insufficient ACH Item	\$30.00/item
Loan Late Fee (after 10 day grace)	10 % of payment or \$25 min.
Payment by phone:	
\$0 - \$499	\$8.00
\$500 - \$999	\$10.00
\$1,000 and up	2% of amount
Return Mail Fee	\$5.00/item
Skip-a-Payment Processing	\$25.00/loan
Subsequent Action Processing	\$25.00/loan

Credit Report vs. Credit Score: What's the difference?

You've probably heard that your credit report is important. And your credit score. And, well, your credit. But wait, aren't those all the same thing? Or is there a difference? Let's clear up the confusion.

Credit Report

A credit report is a collection of your credit activity. It shows your history of paying loans and the status on your accounts. In addition to this financial information, you can also expect to see your name, a history of addresses you've lived at, your date of birth and your social security number.

You don't just have one definitive credit report. Instead, you have three – one from each of the major credit bureaus, Equifax, Experian and TransUnion. You can request one free copy of your report from each credit bureau, once every 12 months at www.annualcreditreport.com. Why check your credit reports? They may contain incorrect, outdated or incomplete information.

Credit Score

A credit score is a summary of your credit report in the form of three-digit number. This number quickly informs lenders on how likely you are to repay a loan.

To generate your scores, the following factors are weighed: payment history, amount borrowed out of available credit, length of credit history, account diversity and new credit inquiries.

The better these factors, the higher your score. When creditors see a higher score, they're more likely to offer better terms and interest rates for loans and credit cards. So, it can literally pay to improve your score.



When the **ASTROS** win, YOU win!

If the **Astros** have a winning record for the month of **July**, one lucky member will **win 2 tickets to the August 8th game vs. Twins.**

Here's how to qualify:

- ★ Take out a new loan during the month of **July.**

If the **Astros** have a winning record for the month of **August**, one lucky member will **win \$225 CASH!!**

Here's how to qualify:

- ★ Take out a new loan during the month of **August.**

If the **Astros** have a winning record for the month of **September**, one lucky member will **have their next payment made by the credit union!! (up to \$300)**

Here's how to qualify:

- ★ Take out a new loan during the month of **September.**

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