news

PrimeWay® FEDERAL CREDIT UNION

Annette Zimmerman, CEO

"Whether it is helping you find ways to save more, reduce debt, or bringing you time saving services, we are working diligently to find ways to improve our products and service for you. When you need help, you can count on us to be here giving you our best."

Exciting Times Ahead

All of us at ***PrimeWay*** are incredibly excited! We think that 2013 is going to be a great year. As you know, we made a considerable amount of changes to our infrastructure and core systems late last year. While you may not have seen any immediate changes, they were made to allow us to make big changes in the future.

One of our main goals this year is to begin doing more business with you electronically. We really enhanced what we call our "e-delivery" services. We have laid the foundation to make electronic banking a streamlined process. From eStatements, to our soon to be operational banking App, we hope to make your lives a little less stressful.

Having the ability to make deposits, transfer funds, apply for loans, and receive statements and notices electronically will save you time…and money! These services cut our operating expenses, increase security, and cut down our carbon footprint considerably. Why does this matter to you? Because you are an owner of ***PrimeWay***. The less money we spend, the more money we have to reinvest in our products and services.

We have other plans for 2013 and I hope to share them with you at this year's annual meeting. It will be held at our Heights location (3800 Washington Ave., Houston, TX 77007). All the details can be found below.

As usual, should you have any questions or concerns, please feel free to contact us at 713.799.6200. We are here to serve you.

Annette Zimmerman, CEO

Annual Meeting

DATE
March 27, 2013
Reception: 5:00 p.m.
Meeting: 5:30 p.m.

LOCATION
Heights Branch Lobby
3800 Washington Ave.
Houston, TX 77007

UP FOR RE-ELECTION

Earnest Luker

Mr. Luker has been a member of ***PrimeWay*** since 1973. He has served as a member of the Supervisory Committee, as a Director and currently serves as Chairman of the Board. Previously Mr. Luker served as the Region 5 representative for the National Association of Credit Union Supervisory and Audit Committees (NACUSAC). Mr. Luker was employed by AT&T for 31 years. He began his career with AT&T in Houston, and held various positions both non-management and management in Houston, Lubbock, Dallas, and Little Rock. At the time he retired from AT&T, Mr. Luker worked in Asset Protection. Prior to working for AT&T, he was employed by the Texas Department of Public Safety. Since retiring from AT&T, Mr. Luker is currently employed by Lone Star College System. He attended Texas Tech University.

Vern Swisher

Mr. Vern Swisher has served as a volunteer for ***PrimeWay*** since the fall of 2009. Currently, Mr. Swisher is the Chief Executive Officer for "Career and Recovery Resources, Inc." in Houston; a non-profit organization helping Houstonians overcome barriers to employment. Mr. Swisher was previously employed by Foley's Department Store from 1967 to 1993. He held several upper management positions including Divisional Manager. Mr. Swisher has a Master of Arts and a Doctorate of Ministry both from the Houston Graduate School of Theology.

Jerry Cheatham

A 51 year member of ***PrimeWay***, Mr. Cheatham has 23 years of service as a ***PrimeWay*** volunteer, including serving on the Board as Vice Chair, Secretary, Marketing Committee member, Technology Committee member, Credit Committee Chairman and Membership Officer. Mr. Cheatham studied Business at North Harris County College. He attends Spring Baptist Church. Mr. Cheatham has also served his community as Spring High School Booster Club Treasurer, Spring High School Booster Club President, and Spring High School Booster Club Vice-President. Retiring from AT&T, Mr. Cheatham worked with Sam's Club and is currently pursuing a business interest in SNiP & PiNS, doing vendor shows for the company.

NOMINATION BY PETITION

- Petitions must be made with 1% of member's signatures (minimum of 20 and maximum of 500).
- Nominations by petition must be received by Anthony Kilty, Nomination Committee Chair, care of ***PrimeWay***, by the close of business February 7, 2013.
- Each nominee by petition must submit a statement of qualifications and biographical data with the petition, similar to those offered in this notice.
- A signed certificate must accompany nominations by petitions from the nominee, or nominees, stating that they are agreeable to nomination and will serve if elected.

NOMINATION DURING MEETING

- Nominations cannot be made from the floor unless insufficient nominations have been made by the nominating committee or by petition to provide one nominee for each position to be filled, or circumstances prevent the candidacy of one of the other nominees for the position to be filled.
- Only those positions without a nominee are subject to nominations from the floor.

ELECTION PROCEDURES

- Nominations will be posted in a conspicuous place in each credit union office by February 13, 2013 -- 35 days prior to the Annual Meeting set for March 27, 2013.
- The election will be conducted at the Annual Meeting.
- Irrespective of the number of shares, no member has more than one vote.
- The election will not be conducted by ballot.
- Members cannot vote by proxy, but a member other than a natural person may vote through an agent designated in writing for the purpose. A trustee or other person acting in a representative capacity is not as such entitled to vote.

INVESTMENTS

Good retirement planning is based on sound decisions, decisions we`re prepared to help you make.

Should you invest your money in an IRA or CD?

What should you do with your Tax return this year?

Does a Roth or traditional IRA work best for you?

Are there tax advantages you missed out on this year due to poor planning?

Contact Dawn Rodriguez, our LPL Financial Advisor. She's here to help you answer all these questions and more. So go ahead and ask the tough questions.

To schedule an appointment or discuss what options are best for you, call Dawn at 713.799.6260, or email her at dawnc.rodriguez@lpl.com today.

Securities offered through LPL Financial, Member FINRA/SIPC. Insurance products offered through LPL Financial or it's licensed affiliates.
PrimeWay Federal Credit union is not a registered broker/dealer and is not affiliated with LPL Financial.

-Not NCUA Insured - Not Credit Union Guaranteed - May Lose Value

Debt in Focus

We all have New Year's resolutions, and a lot of them deal with our finances. We want to save more, spend less, and be financially secure. The best way to tackle any of these issues is by taking an honest look at our current situation.

PrimeWay offers a free, totally anonymous tool called Debt in Focus. Accessed through our website, it asks you to input all of your financial information, then it provides strategies to help you move forward. Again, this is a free and anonymous service for ***PrimeWay*** members.

If you feel like you need additional help in taking that first step, sit down with one of our representatives and they'll show you how we can help you get to your goals.

Stop by any of our convenient locations, or call us at 713.799.6200.

TurboTax
Choose **Easy.**

Tax time is here! TurboTax is available at a discount to ***PrimeWay*** members. Simply log in to your home banking account and click the TurboTax banner for more information.

Like us on Facebook and join the fun!
Log-on to Facebook.com/primeway and get news, updates, video links, timely tips and win cool prizes!

PrimeWay
FEDERAL CREDIT UNION

P.O. Box 53088 Houston, TX 77052-3088

Your savings are federally insured to at least $250,000 and backed by the full faith and credit of the United States Government.

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www.primewayfcu.com
713.799.6200
800.554.5690

Holiday Closings

Martin Luther King, Jr. Day
Monday, January 21, 2013 - All Offices Closed

President's Day
Monday, February 18, 2013 - All Offices Closed

Annual Meeting
Wednesday, March 27, 2013 @ 5:30 p.m.

Memorial Day
Monday, May 27, 2013 - All Offices Closed

Our members aren't tied down.

Enjoy access to over 50,000 surcharge free ATMs with the Allpoint Network. For a complete listing, visit www.AllpointNetwork.com.

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