

Great Offer! Great Payments! And, Convenient Car-Buying Options.

Enjoy the summer car buying season with low credit union rates on new and used vehicles!

Rates as low as 1.74% APR. Whether you're looking for a new car, truck or SUV – or maybe a “new to you” pre-owned vehicle – Financial Partners has rates as low as 1.74% APR.

Need help finding your next car? For full-service, turn to the experts at Autoland to walk you through each step of the process. Or, use our AutoSMART do-it-yourself online tools for an easy self-service solution. For details visit the “Buy A Car” page at www.fpcu.org.

Apply online today or call 800.950.7328 for more information to find out how much car you can afford.

APR=Annual Percentage Rate. 1.74% APR sample: \$13,000 auto loan with 60 month term at 1.74% APR, resulting in 60 monthly payments of \$226.39. Rates shown include 0.25% discount for automatic payment from an FPCU checking or savings account. Rates shown are for highly qualified borrowers; rate received may be different based on credit history. Loans subject to borrower qualification, not all applicants may be approved. Fees and charges may apply. Effective 6/15/16. Subject to change without notice. Conditions, restrictions, and terms may apply. **Federally Insured by NCUA.**



AS LOW AS
1.74% APR

ON NEW AND USED VEHICLES*



Summer 2016

Events/Holidays

Real Estate Seminars

July 9, 16, 23

Aug 20

Sept 17, 24

We Will Be Closed:

Independence Day

Monday, July 4

Labor Day

Monday, Sept 5

(ATMs, Bank-By-Phone, eBanking and FPCU Mobile are available to assist during all closures.)

It's the Only Card You Need to Earn Rewards

Earn Rewards Points towards travel, merchandise and more!

Whether you're shopping, paying bills or making day-to-day transactions, make sure you've got the lowest interest rate possible. Get 0% APR for 12 months on purchases and balance transfers with a new FPCU Platinum Rewards MasterCard.

Use your card and collect rewards points on every purchase. Redeem your points towards air travel, hotels, merchandise and more.

Apply today! Stop by a branch, call us at 800.950.7328 or go to www.fpcu.org.

APR=Annual Percentage Rate. 0.00% APR valid on all purchases and balance transfers. Promotional rates apply to first twelve (12) billing periods on new credit card accounts; balance transfers must be completed within 90 days of account opening. After promotion, Regular APR of 13.24%-22.24% will apply. Offer applies to all credit card types and tiers (except Share Secured). Subject to credit approval. Rates are variable and may change. Balance transfer fee of 3% or \$10 (whichever is greater) applies.



0%
APR

ON PURCHASES &
BALANCE TRANSFERS

President's Message



Dear Valued Member,

Brexit, the election and global turmoil makes these very unique times! As good stewards of your assets, we hope for the best but prepare for possible challenges ahead. You can rest assured your credit union is taking proactive measures to ensure a positive future.

On a positive note, all this turbulence has driven mortgage rates to a 3-year low. This is great news for members looking to lower their current mortgage rate and monthly payment or for those who are looking to purchase a new home! As always, your credit union is here to assist with all your financing needs.

Honoring Our Rich Legacy

In 1937, a small band of caring aviation employees started this credit union. Almost 80 years later, Financial Partners is a thriving organization with over \$1.1 Billion in assets and more than 76,000 members. We are extremely proud of this rich heritage and on July 15th we will join with the Boeing Company to commemorate their centennial or as they say, their "first 100 years of innovation"! To learn more or to share your story regarding Boeing's rich history, visit www.boeing.com/boeing100.

In recognition of our roots, we are the major sponsor of Rocket Fever 2016 – LA's only rocket festival! Through our sponsorship, Financial Partners members and local residents receive free admission to this amazing event which includes building, decorating and launching your own rocket! Bring the family and experience a full day of great science activities, awesome food trucks, incredible demonstrations, prizes, and of course, rocket launches. On Saturday, August 20th, stop by the Columbia Memorial Space Center in Downey (built on the old Rockwell/North American site) for Rocket Fever 2016! We hope to see you there.

Leaning into the Future

With the transformation of the Mission Valley branch in San

Diego, Financial Partners joins a handful of US financial institutions who have fully adopted the technology associated with the branch of the future. The feedback has been amazing with members commenting on the open and sleek design of the branch coupled with the warm smiles and caring service provided by the personal tellers. Best of all, the Partners within the branch are able to provide members with more comprehensive one on one service.

As we enter the second half of the year, your credit union has much in store. Here are just a few of the major enhancements you will hear more about over the next couple of months:

- **New checking accounts** – will provide convenient access and easy money management while rewarding members for expanded participation.
- **New Online Card Manager** – will allow temporarily block and unblock of your FPCU debit or credit card. Additionally, you will be able to report your card lost/stolen, and order a new card.
- **Two new reward credit card programs** – customized for members who want to earn more points on everyday purchases like gas, groceries, etc. and another for members who want to earn more on travel expenses such as airlines, hotels and restaurants!
- **A new membership reward program** – allowing members to aggregate reward points earned on both their credit AND debit cards. Best of all, you will be able to review and redeem your points from eBanking and the FPCU Mobile App!

While we cannot predict what will happen in the global economy over the next several months, we can confidently state that your credit union is always looking ahead, making necessary adjustments and keeping our eye firmly focused on delivering exceptional value to our members. Thank you for your continued membership we consider it a privilege to serve you!

Nader Moghaddam, President/CEO

Your Wallet, Without the Wallet

Use Apple Pay and Samsung Pay with your FPCU cards!

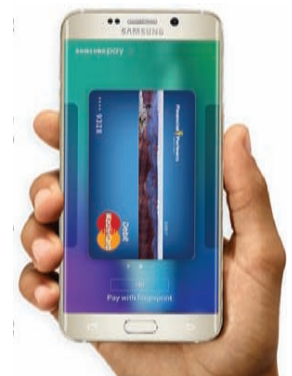
Thought paying at the register or within apps couldn't get any easier? It just did. Now you can use Samsung Pay™ and Apple Pay™ with your Financial Partners debit or credit cards!

Simplify the way you shop by adding your Financial Partners credit and debit cards to your phone's payment app. For iPhone 6 or Apple Watch, add your cards to the Passbook app. For Samsung Galaxy phones, add your cards to the Samsung Pay app.

It's Easy and Secure. Get Started!

For more information visit www.fpcu.org/mobile-payments. Don't have an FPCU debit or credit card? Call us at 800.950.7328, or apply for a checking account or credit card online.

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Home Loans

Get Up To \$15,000 Toward Your First Home

Financial Partners is proud to participate in the WISH (Workforce Initiative Subsidy for Homeownership) Program which provides grants up to \$15,000 to qualified first-time homebuyers.

What is the WISH Program?

The WISH Program provides great benefits for first-time homebuyers:

- Grants up to \$15,000 for each participating household
- Matches up to \$3 for every \$1 you contribute
- Program is simply based on eligibility, not competitive scoring, if you are eligible, you automatically qualify!
- Available for FHA and conventional loans

With rents increasing and **mortgage rates still at an all-time low**, there's never been a better time to buy a house. These rates are not going to last, so lock in yours today!

For more info, please give us a call at 877.404.3728 and mention "WISH" to one of our FPCU Mortgage Loan Consultants.

3% Down: Sample loan amount of \$417,000 based on purchase of a single family residence, owner-occupied at 97% loan-to-value with an interest rate of 3.500% and a 4.325% APR. Monthly principal, interest, taxes, insurance, and PMI payment of \$2,813.20 for 360 months. Down payment of 3% from borrower's own funds, grant or gift.

Rates shown are for highly qualified borrowers; initial rate received may be different based on credit history. Fees and charges apply to the loan and are subject to change without notice. Other conditions, restrictions, and terms may apply. Available in all states except AK, HI, ID, MA, NH, NY and VT. Other terms also available. Effective 6/1/16. APR = Annual Percentage Rate.



Let Us Make the Payments You Miss!

Loan Protection Program

If you experience a sudden loss in income, this program will ensure your loans and credit cards are paid over the term. Just ask us about the **Payment Protection** plan that's right for you. FPCU also offers additional auto coverage beyond your primary insurance needs.

GAP Protection – GAP protection literally covers the "gap" between what you owe on a car and what it's worth if your car is totaled in a covered loss, such as an accident or theft.

Mechanical Breakdown – What would you do if your car broke down and needed serious repairs that weren't covered under warranty? MBI covers you so you can get your car back up and running as quickly as possible.

Be Prepared for the Unexpected – Get Your FREE Quote Today

Contact us at 800.950.7328 or go to www.fpcu.org/loan-protection for more information.



Loan Interruption Insurance (Partner Payment Protection) is a voluntary debt cancellation product offered by Financial Partners Credit Union and CUNA Mutual Group. Not all applicants may qualify. This insurance is not a deposit and is not insured or guaranteed by Financial Partners Credit Union. Subject to change without notice. Conditions, restrictions, and terms may apply.

Wealth Management

Stay on track with a COMPLIMENTARY financial review.

Make an appointment with a Financial Partners Wealth Management Consultant. You'll receive unbiased investment and retirement guidance.

Let us review your options and help you choose the best strategy to meet your goals.



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Financial Partners Credit Union and Financial Partners Investment Services are not registered broker/dealers and are not affiliated with LPL Financial.

Not NCUA Insured | No Credit Union Guarantee | May Lose Value

We'll Help You Make Sense of Investments

Considering the many investment choices available to consumers can seem overwhelming, and it can be hard to know who to trust. That's why we offer a **free consultation** with one of our wealth management professionals. Their focus is on providing the best advice and service to Financial Partners members and they will work with you to identify and work toward your financial goals.



Our registered and experienced Financial Consultants can help you with:

- Retirement planning
- Personal asset management
- Estate planning
- Trusts*
- Stocks & mutual funds

No matter what your needs or goals — retirement, wealth accumulation or estate planning — our Financial Consultants can get you started on the right track. We focus on understanding your goals, time horizon and risk tolerance, then build an asset allocation* strategy and investment plan tailored to you.

Our variety of investment options also include:

- College savings plans
- Annuities
- Retirement plans

It's your money and we want to make sure it works its hardest for you. Call today to set up your free, no-obligation consultation! Contact us at 800.950.7328 ext. 1698 or via email at kwilson@fpcu.org.

Get Started Today!

Financial Consultants are registered with and securities are offered through LPL Financial, member FINRA/SIPC. Insurance products offered through LPL Financial or its affiliates. Financial Partners Credit Union and Financial Partners Wealth Management are not registered broker/dealers and are not affiliated with LPL Financial. The LPL Financial Registered Representatives associated with this site may only discuss and/or transact securities business with residents of the following state: CA.

*LPL Financial does not offer trust services.
Asset allocation does not ensure a profit or protect against loss.

Not NCUA Insured	No Credit Union Guarantee	May Lose Value
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Financial Highlights

as of 5/31/16

Net Worth9.38%
Total Assets\$1.13 billion
Total Loans\$876 million

Convenient Access

Financial Partners Members have access to more ATMs and branches than almost any bank or other financial institution.

- **30,000+** surcharge-free ATMs across the United States
- **5,500** surcharge-free ATMs in 7-Eleven stores across 30 states
- Over **5,400** branches and **2,000** self-service locations nationwide through a shared-branch network
- **eBanking**
Online account access at www.fpcu.org
- **FPCU Mobile Banking**
Download from your app store
- **Bank-By-Phone**
800.950.7328, press 1

Loan Rates

Call toll-free 800.950.7328 for current rates or visit us online at www.fpcu.org.

Home Loans

As low as 3.500% Rate/4.325% APR*
On 3% Down, see page 3 for sample payment.

Credit Cards

0% APR* on Purchases and Balance Transfers
0.00% APR valid on all purchases and balance transfers. Promotional rates apply to first twelve (12) billing periods on new credit card accounts; balance transfers must be completed within 90 days of account opening. After promotion, Regular APR of 11.24%-22.24% will apply. Offer applies to all credit card types and tiers (except Share Secured). Subject to credit approval. Rates are variable and may change. Balance transfer fee of 3% or \$10 (whichever is greater) applies.

Car Loans

As low as 1.74% APR*

Sample: \$13,000 auto loan with 60 month term at 1.74% APR, resulting in a monthly payment of \$226.39. Rates shown include 0.25% discount for automatic payment from an FPCU checking or savings account. Rates shown are for highly qualified borrowers; rate received may be different based on credit history. Loans subject to borrower qualification, not all applicants may be approved. Fees and charges may apply. Effective 6/20/16. Subject to change without notice. Conditions, restrictions, and terms may apply.

*APR = Annual Percentage Rate.

FREE Credit Union Seminars

Financial Partners regularly hosts financial seminar events in its full service branches. These events are free of charge and offer insight into various topics relevant to your financial health.

With topics ranging from home ownership, investment property, credit improvement and even home staging for preparation to sell – there's information to help you through every stage of life.

UPCOMING SEMINARS

- **Buying With Little or No Down:** 7/09 Orange; 7/16 Mission Valley, Woodland Hills
- **Buying Investment Property:** 7/23 Huntington Beach; 8/20 Downey, Brea
9/17 Mission Valley, Woodland Hills
- **Maximizing Your Home Value by Staging:** 9/24 Huntington Beach

Sign up for current seminars by visiting www.fpcu.org/seminars. Reserve your seats today!

Convenient Services

Apply For Any Loan

24 hours a day, 7 days a week
www.fpcu.org

CO-OP Shared Branch

1-888-SITE-CO-OP (888.748.3266)
www.co-opsharedbranch.org

Mailing Address

PO Box 7005
Downey, CA 90241-7005

Branch Offices

Brea
2435 E. Imperial Hwy, Suite. F
Downey - Main Office
7800 E. Imperial Hwy.

Branch Offices - cont.

Downey Gateway
8274 Firestone Blvd.
Huntington Beach
16348 Beach Blvd.
Irvine
6608 Irvine Center Dr.
Orange
1409 W. Chapman Ave, Suite A
San Diego -Mission Valley
8889 Rio San Diego Dr., Suite 100
Whittier-PIH Health
12401 Washington Blvd.
Woodland Hills
6250 Topanga Canyon Blvd., Suite 1530

Express Services Offices

Call 800.950.7328 or visit www.fpcu.org for hours and access information.

Sponsor Locations:

DeSoto | Huntington Beach
Aliso Viejo | Newport Beach
Seal Beach | El Segundo
San Diego VA | San Diego Naval

For convenient credit union access, scheduled visits are also made to other facilities. Visit www.fpcu.org for details, or call 800.950.7328.

Loan Payment Addresses

Mortgage Payments

Financial Partners Credit Union
PO Box 7168, Pasadena, CA 91109-7168

Consumer Loan Payments

Financial Partners Credit Union
PO Box 841943, Los Angeles, CA 90084-1943

Credit Card Payments

Financial Partners Credit Union
PO Box 841943, Los Angeles, CA 90084-1943



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