New home adventures? WE’LL HELP YOU GET SETTLED!

FEATURING A
15-DAY CLOSING*

Now is the time to start a new home adventure! Whether you are buying your first home, moving into your dream home, or purchasing that vacation condo at the beach, we’ll help you get settled!

And, our rates are the lowest they have been in years!

MORTGAGE OPTIONS YOU’LL LOVE:
• Fixed, Adjustable, FHA & VA Loans available
• Various repayment terms
• Loans up to $4 million
• HomeReady™ Loans for low to moderate incomes

30-YEAR FIXED
AS LOW AS
3.381% APR1

Contact us to learn more today! Our team of mortgage experts are available to help you. Give us a call at 844.TRY.FPCU or apply online at FPCU.org/HomeLoans.

*15-Day “Ready to close” is defined as ready to send final loan documents to your settlement agent for signing by you. Offer and terms: If FPCU is not ready to provide final loan documents for signing within 15 business days of receiving an executed sales contract, all loan documentation as required, acknowledgement to proceed and upfront appraisal fee, FPCU will credit up to $500 towards our processing fee if the loan is funded with FPCU. Member must specifically request the program “Ready to Close” for a maximum 45 day escrow. Members must be pre-approved by FPCU prior to and within 90 days of the executed purchase contract with no material financial changes. Members must provide a final purchase contract, executed by both parties and all supporting loan documentation as required within two days of the date of the contract (contact your Mortgage Loan Consultant at 877-404-7328 for required documents). In addition, acknowledgement of intent to proceed by the member and the upfront fee must be received within the 2 days to start the clock. Loan rate, amount and terms must be locked and not changed at least 10 business days prior to the “Ready to Close” signing date. Offer is good for purchase loan applications received with an executed purchase contract. Offer available only for conforming, high balance conforming and jumbo 1st mortgage purchase loans for a single family residence, PUD or condo in California. Not available for refinance loans, FHA/VA programs, HELOCs, 2nd mortgages, 2-4 units or purchase loans outside of California. Program and/or terms subject to change without notice. All loans are subject to credit approval. NMLS#401427. Visit us at www.FPCU.org/Ready-to-Close for complete details.

1Mortgage Rates Effective 06/21/2019. APR = Annual Percentage Rate. Certain rate and/or point adjustment may apply depending on loan features. All rates quoted assume a 45 day rate lock. Longer or shorter rate lock periods are available. Interest rates based on a 740 FICO and a rate and term refinance of 60% loan to value (LTV) Owner Occupied, Single Family Residence Property, Loan Amount $484,350. Additional Fees may apply based on credit score, LTV, property type, occupancy and cash out refinances. Monthly Payment includes Principle and Interest only (taxes, homeowners insurance, HOA Fees, and other costs not included and will result in a greater actual monthly payment amount) 360 payments of $2,107.92.
Summer is here – and warm weather, kids out of school, longer days, vacation, travel, home-buying, and much more are part of this wonderful season. As your Credit Union, we are here to support your summer plans.

If you’re in the market for a new home or looking to lower your mortgage payment, our home loan rates have hit their lowest in over three years! We can save you money on your monthly payment and even thousands over the life of your loan. Our 15-day closing guarantee for home loan purchases helps you get in your new home before summer ends. On the other hand, if you’re itching to start a summer home improvement project, a Home Equity Line of Credit with an attractive rate might just be the ticket. Call us – we can help!

Your Credit Union continues to make significant investments in technology to give you the best and safest access to your accounts. This summer, we will launch the new Digital Banking platform. Whether you do your banking on the go with your mobile phone or smart watch, or prefer to bank in the comfort of your home, you’ll have access to consistent features regardless of the device. The addition of easy-to-use budgeting and savings tools will help you stay on target and save smarter. These new features, in addition to mobile check deposit, bill pay, card control, and all the other conveniences you’ve come to enjoy, just got better! Keep an eye out for the official release date.

In addition to saving you time, we are committed to helping you save and make money. Your Credit Union received the 2018 Member Benefits Top Performance Award, delivering over $22 million in direct financial benefits to the membership, an average of nearly $600 per member – more than double the California credit unions average!¹ We also made significant progress in providing member-owners with improved service, as evidenced by the most recent independent survey indicating a 2019 Net Promoter Score (NPS) of 80²! This is the gold standard measuring consumer satisfaction within service industries, representing a significant achievement given the overall financial industry NPS average of 21! By consistently providing great rates on savings and loans, lower fees and better overall value, coupled with our commitment to service excellence, we are delivering on our vision’s promise of “building lifetime financial partnerships.”

Lastly, I’d like to close by asking your help in informing family, friends, and coworkers about the better banking experience they can enjoy at Financial Partners. By sharing your experience, others will open their eyes to the Credit Union and benefits they can receive.

Enjoy the longer days of summer and please know that we consider it a privilege serving you these last 81 years!

Nader Moghaddam
President/CEO

¹ Source: Datatrac, NCUA, and Credit Union National Association (CUNA). Annual savings based on December 2018 data and based on research conducted by Credit Union National Association and Cornerstone Advisors.
² Source: Temkin Group 2019 Consumer Benchmark Survey: Base: 10,000 US Consumers; Copyright ©2019 Temkin Group. All rights reserved.
Enjoy great banking?
SPREAD THE WORD AND GET REWARDED

Love banking with Financial Partners?
Refer a family member, friend, or coworker and get $25 for each person that joins!
Plus, they’ll get $25, too.

Visit FPCU.org/ReferAFriend or call us at 844.TRY.FPCU for details on how you can help a friend #MakeTheSwitch and get rewarded for it!

*Refer-a-Friend promotion valid through 12/31/2019. $25 incentive will be deposited into the referrers FPCU account, and $25 will be deposited into the new member’s account/referee, once a checking account is opened and a minimum $300 in deposits is met within 30 days of account opening. Refer-A-Friend incentive cannot be combined with any other offers or incentives. There is no limit to the number of new members an existing member may refer, but will only receive the $25 incentive once each new member meets the refer-a-friend incentive criteria stated above. FPCU employees and volunteers do not qualify for the Refer-A-Friend $25 incentive. Incentives are treated as a dividend and reported as income for tax reporting to IRS. Financial Partners Credit Union membership is required to receive incentive.

PLUS, GET 0% APR* ON PURCHASES & BALANCE TRANSFER FOR 12 MONTHS!

APPLY TODAY: Online at FPCU.org • At your Branch • Call 844.TRY.FPCU

Summer Adventures made possible
WITH A
PLATINUM REWARDS
MASTERCARD®

• Dream trip to Greece?
• Snorkeling in the Great Barrier Reef?
• Zip lining through the Amazon?
• Road trip across the nation?

Whatever your idea of adventure is this summer, we can help make it happen with an FPCU credit card!

*APR=Annual Percentage Rate. 0.00% APR valid on 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 card account opening. After promotion, Regular APR of 11.49%-27.24% will apply. Offers apply to all credit card types and tiers (except Savings/Share Secured). Subject to credit approval. Rates are variable and may change. Balance transfer fee of 3% or $10 (whichever is greater) applies. Balance transfers not available for current Financial Partners credit card or loan balances. Rates as of 6/25/2019 and are subject to change without notice. Conditions, restrictions, and terms may apply. Incentive treated as a dividend for tax reporting to IRS. Financial Partners Credit Union membership is required.
CONVENIENT SERVICES & LOCATIONS
Visit FPCU.org/locations to find:

- **30,000+ Surcharge-Free ATMs**
  Transact at ATMs in the CO-OP Network, including ATMs at 7-Eleven, Circle K, Costco, Publix, Dunkin Donuts, Rite-Aid and more.

- **5,600+ Shared Branches**
  Bank with us at a CU Service Center in the CO-OP Network.

- **19 FPCU Branches to serve you from South San Francisco to San Diego**

WE’LL HELP YOU GET GOING!
Ready for a new adventure?

New, Used, and Refinanced Auto Loans
Get the car you want at a lower rate.

Looking for a new set of wheels? Whether you’re looking to drive a brand-new car off the lot, getting a pre-owned car, or just looking for a better deal on your current car loan, we can help.

With our low rates, flexible terms, and free auto buying services, you’ll find the vehicle you’re looking for, at the best price, with a loan payment you can afford.

Visit FPCU.org/AutoLoans to apply 24/7!

24/7 ACCOUNT ACCESS

**Mobile Banking with Mobile Deposit**
Deposit checks, pay bills, check balances, transfer funds, apply for loans, and more. Download from the App Store or Google Play today.

**Online Banking with Bill Pay**
View account history, make payments, transfer between accounts, and more.

**Bank-By-Phone**
Call 800.950.7328, option 1. Check balances, transfer funds, and more.

COMING SOON...
UPGRADED
DIGITAL BANKING
Whether you do your banking online at home, on your mobile phone, or on your smart watch, you’ll experience an even better way to access your accounts this summer!

- Cross-Device Platform
- New Budgeting Tools
- New Savings Tools
- Everything you use now– improved!

Apply For Any Loan 24/7 at FPCU.org