You already know that as a credit union member, you own a piece of the pie. That you’re more than just an account number – you’re part of something bigger and better. It’s time to share that knowledge with your friends and family.

Open their eyes to a credit union. Share the benefits you know and love and tell them why a credit union is different. Checking accounts that give a little extra. Loans that let you do more. Higher savings rates and lower loan rates. Fewer, lower fees. It all adds up to being a member of a financial cooperative owned by all of us.

Ask friends and family to join Financial Partners, and as our way of thanking you for referring them for membership, we'll deposit $100* into your Financial Partners account for each qualified referral. Visit FPCU.org/ReferAFriend for details.

**HOLIDAY CLOSURES:**
- **Columbus Day** – October 14
- **Veterans Day** – November 11
- **Thanksgiving** – November 28
- **Christmas Eve** – December 24 (Close at 3:00 pm)
- **Christmas Day** – December 25
- **New Year’s Eve** – December 31 (Close at 3:00 pm)
- **New Year’s Day** – January 1
- **Martin Luther King, Jr. Day** – January 20

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*Open at any FPCU location or online. The referring member’s unique referral code must be entered at time of application. FPCU is not required to pay the promotional incentive for accounts opened without the appropriate referral code. Referring member must be 18 years or older and an FPCU member with an active savings and checking account. Referred member must be 18 years or older, may not be an existing member, must be within FPCU’s field of membership and be eligible to open and maintain membership. Not all applicants will qualify. New members who are rejoining but have had a membership relationship with FPCU in the last twelve (12) months do not qualify. Joint account holders are not eligible to refer. FPCU employees and volunteers are ineligible to refer. Business and Fiduciary accounts are not eligible to refer and/or receive promotional incentive. New referred member and referring member will receive the $100 promotional incentive to the checking account within 100 days of opening qualifying accounts and meeting the account requirements provided all accounts are in good standing. $100 promotional incentive will be reported as interest income to the IRS on Form 1099-INT at year-end. Other terms, limitations, and conditions may apply. Check with FPCU for current Annual Percentage Yield (APY) of accounts. This incentive may be combined with the Tier 1 SEG offer. FPCU reserves the right to terminate this offer at any time. To meet the utilization requirements you must open and maintain active FPCU Savings account and checking account. You must deposit a minimum of $500 or more and conduct a minimum of three (3) purchases with your FPCU Debit card and a minimum of two (2) of the following checking transactions: Mobile Deposit, ACH debit or credit, check, electronic check, or bill payment within 30 days of opening account.
A Message FROM OUR PRESIDENT

With the arrival of fall and the holidays just around the corner, it is the perfect time to highlight the overall value of Credit Union membership. In this newsletter, I hope to give you several reasons why you will want to refer your friends and family to Financial Partners!

We are experiencing our best lending year ever! Members are taking advantage of the great rates and services offered at the Credit Union. Overall, we are projected to fund a total of $750 million in loans to members! These loans help members move into their dream home, refinance to lower their mortgage payment, put a new car into their driveway, help pay for another year of college, and so much more! And, as you may or may not know, many of our members have rental properties in their retirement portfolios and in that regard, we were able to provide attractive financing as well. In addition to the great deals members get on loans, Financial Partners continues to offer highly competitive savings rates. In fact, when compared to the big banks, our certificates and IRA rates are 10-20X better!*

While there was a big focus on helping members save money on their loans and make money on their savings, we also increased convenience and access to help you save time! With the introduction of the new Digital Banking platform this summer, you can now manage your accounts more easily. You can transfer funds to other members and to or from your accounts at other financial institutions, set and achieve savings goals with new savings tools, stay on target financially with a new budgeting tool, and more. Best of all, this can all be done from your desktop, tablet, mobile phone, and now, even your smart watch. We know change can be a little uncomfortable at times, but I am pleased to say we’ve received overwhelmingly positive feedback from Digital Banking users. If you haven’t given it a try yet, I encourage you to check it out, by signing up at FPCU.org/DigitalBanking or from the FPCU Digital Banking App found in the App Store or Google Play.

With upgraded Digital Banking, it’s like having a branch in the palm of your hand – 24/7! On the occasion that you need to speak with us face to face, we have you covered there, too! In addition to our current branches, Financial Partners will be opening two more branches – one in Mission Viejo before year-end, and another in the Seal Beach/Rossmoor area to open in early 2020. Add that to the over 30,000 free ATMs and 5,600+ Shared Branches nationwide and it makes your Credit Union the ultimate convenience! You can find the ATMs or branches nearest you at FPCU.org/Locations.

As loyal members, you understand that credit unions stand apart from banks in many ways – one of the most important being that as a not-for-profit, we give more back to our member-owners in the form of lower loan rates, higher savings rates and fewer fees. In fact, once again Financial Partners was recognized for providing outstanding member value by giving back over $21.6 million in financial benefits to our members last year. That is nearly $600 per household! As one of the 115 million Americans who have experienced the Credit Union difference, we would like to encourage you to help your friends and family “open their eyes” to a credit union. (Check out our new friends & family referral program in this newsletter and at FPCU.org/ReferAFriend.) Especially during the Holidays, it’s an excellent idea to give the gift that keeps on giving – the gift of credit union membership.

Once again, our sincere thanks for being members of the Financial Partners family. We wish you and your family the happiest of the holiday seasons.

It is a privilege to serve you.

Nader Moghaddam
President & CEO

*https://www.valuepenguin.com › banking › average-bank-interest-rates
Is now a good time to **BUY A HOME?**

The answer to that question leans toward yes. Rates have fallen to the lowest they’ve been since November 2016* and some experts are predicting they will drop even further before year’s end.

With unemployment down, incomes up and rates low, the economic environment currently also supports buying a home and is forecasted to be favorable through the end of 2019. If you’re thinking about becoming a homeowner in the near future and your finances are in good shape, the time to do it could be now.

Financial Partners offers a wide range of home loans featuring those low rates we’ve just been talking about:

- Fixed and Adjustable Rate options
- VA Loans – for Veterans and those on active duty
- FHA Loans – perfect for first-time homebuyers

**And, we guarantee 15-day closings on purchases!**”

Apply 24/7 at FPCU.org/home-loans. You could be in your new home in time for the holidays!

*Source: Freddie Mac. **15-Day Ready to Close: “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 the 2 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, HELDC, 2nd mortgages, 2-4 units or purchase loans outside of California. The guarantee does not apply if events occur beyond the control of Financial Partners Credit Union, including but not limited to: Appraised value; borrower, seller, escrow, title or other 3rd party delays; 2nd lien holder approval; short sale approval; lender conditions that cannot be met by any party; or acts of God (inclement weather, disaster, etc.). Purchase guarantee is not transferable to another borrower or another property. Program and/or terms subject to change without notice. All loans are subject to credit approval. NMLS#401427

*TREAT YOURSELF TO A NEW CAR this Holiday!

With all the new models coming out and the end-of-year sales, now is the time to negotiate to get the best price. And why not have the best loan to complete the deal?

- Rates start at **2.99% APR**
- Up to 84 months to pay it off
- Get up to **120% financing**
- **Plus, make NO PAYMENTS for 90 Days!**

FPA offers protection for your vehicle. Save potentially hundreds of dollars a year with Partnership Insurance Agency – a subsidiary of Financial Partners Credit Union. Have access to great policies from top-rated carriers. When you’re ready, request a free quote online at FPCU.org/Insurance or call 844.816.8649.

Loan protection is also available with our GAP Insurance and Mechanical Breakdown Insurance (MBI). GAP covers the difference between the value of the vehicle and the loan balance in the event of theft or total loss in an accident. MBI is similar to a dealer’s extended warranty, but at typically a much lower cost. It usually covers more than an extended warranty as well. Ask us for details, or visit FPCU.org/loan-protection for details.

Put a new vehicle on the driveway with your name on the gift tag this year – apply for an auto loan today at FPCU.org/AutoLoans.

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1 APR=Annual Percentage Rate. Payment sample: $15,000 auto loan with a 48-month term at 2.99% APR, resulting in 48 monthly payments of $327.03. Rates shown are for highly qualified borrowers; rate received may be different based on credit history. Loans subject to borrower qualification; not all applicants will be approved. Fees and charges may apply. Rates as of 10/01/2019 and are subject to change without notice. Conditions, restrictions, and terms may apply.

2 90 days no payments and 120% financing require a minimum credit score of 670. Speak to a Credit Union representative for complete details.
NEW DIGITAL BANKING
Experience the difference

Upgraded Digital Banking is here! Now you’ll enjoy a better banking experience every time you log in. Here are some of the enhancements:

• **Cross-Device Platform**: Access your accounts on any device, including smart watches.
• **Budgeting Tool**: Set a budget and create categories all in one convenient place.
• **Savings Tool**: Simply set a goal and keep track of your progress.
• **Account Alerts**: More, new options.

And of course all your favorites, like mobile check deposit, bill pay and transferring money, are still around; they’re just better. Log in and take the updated platform for a spin.

If you haven’t given Digital Banking a try, now’s the time. Learn more about it and check out our how-to videos at FPCU.org/DigitalBanking.

Holiday Savings: **0% APR** on credit cards

Savings is yours this holiday season with a Financial Partners Platinum or Platinum Rewards® credit card. Apply today and upon approval, you’ll pay no interest for the first 12 months on purchases and balance transfers!

The savings can continue into next year too. Transfer balances from other high-rate cards and use your Financial Partners credit card for purchases to take full advantage of the 0% intro APR. Afterwards, you’ll enjoy low, regular rates, with no annual fee along with additional features and benefits.

Apply anytime at FPCU.org/credit-cards.

*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 10.99%-26.74% 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 10/01/2019 and are subject to change without notice. Conditions, restrictions, and terms may apply.

COMING SOON

• **Inaugural Seal Beach Turkey Trot** - November 23rd: Register at RunForTurkey.com
• **Mission Viejo Branch opening before the end of the year. Keep an eye out for details!**

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.

• **FPCU Branches to serve you from South San Francisco to San Diego**

24/7 ACCOUNT ACCESS

**Digital Banking App 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.

**Digital 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.

NMLS#401427