

Financial Data

as of 5/31/20

Shares	\$366,573,636
Loans	\$239,569,132
Assets	\$420,504,457
Members	38,365
Number of offices	25

Charity Update

To date over \$5,043 has been raised for *Blessings in a Backpack* through "Dress Down for a Buck" donations made each Friday by Partners 1st employees.

**Partners 1st Contact Information****Phone**

260.471.8336 or 800.728.8943

Fax

260.471.7643 or 260.470.9773

Internet Addresswww.partners1stcu.org**Mailing Address**1330 Directors Row
Fort Wayne, IN 46808**Routing & Transit**

274973316

Partners 1st Federal Credit Union

President & CEO: Carla C. Bienz



We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government.

Additional Branches Open

Virginia, West Virginia and Cambridge, Maryland branch lobbies recently opened with CDC restrictions. Similar to the opening of our Indiana and Ohio Branch lobbies, our employees will once again be available to serve you in Virginia, West Virginia and Cambridge, Maryland. We will be operating our normal hours, including Saturday mornings.

You will notice a few physical changes in our lobbies. We will also be asking you to observe a few simple rules to protect you, our member and our staff.

- Although we don't require members to wear a mask to enter our lobbies you are certainly welcome to do so. However, if you do, we will ask you to do us the courtesy of briefly lowering it before being permitted to enter the building and/or making a transaction. As you may have already guessed, in our line of work masks are not necessary considered socially appropriate. We need to see your smile...if even for a moment.
- Staff will be controlling the door to limit the number of members in each lobby. Signage will be posted on the exterior doors/vestibules indicating the established limit for each branch. Should we be at that limit when you come to see us you will be asked to remain outside until someone leaves.
- Once inside, please honor the requisite social distancing as indicated by markers that have places on the floor in each lobby.
- As always, please wait for the teller to invite you to the window to begin your transaction. We will be cleaning the area after each member with disinfectant or UVC lighting to sterilize the surfaces.
- Teller windows have been fitted with cough guards. In order for these shields to be effective, we would ask that you stand directly in front of them and use the cutout pass through to conduct business.

It is with your safety in mind that we have taken these precautions. Our complete COVID-19 Safety Plan is available at all of our offices for your review. As things change, we will respond accordingly to maintain our vigilance in conducting business as safely and conveniently as possible. Although the lobbies will be open again, you may certainly continue to access your accounts in the manner that makes you feel the most comfortable.

Thank you for your continuing support and understanding during this time. Welcome back!

IN YOUR interest

Summer 2020



Now is the perfect time to buy or refinance with a low mortgage rate at Partners 1st!

Lock in your rate now before it's too late. Buying a home doesn't have to be difficult. Our mortgage team is ready to help you find the best mortgage option and guide you through the entire process.

We're ready when you are, so give us a call today at 260.471.8336 or 800.728.8943, or visit our mortgage center at partners1stcu.org to apply, check rates and to learn more.

Auto Loan Special Extended Through August



Refinance now, pay later. Bring your auto loan to Partners 1st and we'll give you up to 90 days before your first payment is due. Save the money or put it towards other bills or necessities in this time of uncertainty.

For a limited time, you can take advantage of today's low rates to reduce your monthly payment. Rates as low as 2.19% APR are available for terms up to 60 months and 2.49% APR for up to 72 months.*

Call us at 260.471.8336 or 800.728.8943 to start the process. You can also go online to www.partners1stcu.org and submit an application.

*Promotional rate valid through August 31, 2020 on 2017 model year and newer vehicles currently not financed by Partners 1st FCU. Floor rate of 2.19% APR applies only to 730+ credit scores with a 60 month or less loan term. Standard rates apply for all other credit scores based on creditworthiness and loan term. Additional restrictions may apply. Standard underwriting guidelines apply. Monthly payment example based on \$16,000.00 loan at 2.19% APR with a 60 months term equals \$281.73. First payment deferred up to 90 days available for qualified borrowers. Interest begins at loan disbursement. APR= Annual Percentage Rate.

Become a Credit Union Volunteer



The Nominating Committee is now considering members who are willing to serve as volunteers for the Board of Directors, Associate Directors, or for a committee. Any member who wishes to be considered should call or write:

Kelly Johns, VP Human Resources
Partners 1st Federal Credit Union
1330 Directors Row
Fort Wayne, IN 46808

Phone: 260.471.8336
E-mail: kjohns@partners1stcu.org

All respondents will be sent an informational packet which contains a description of duties and responsibilities and an application of nomination. Board meetings take place in Fort Wayne, IN. However, members are still encouraged to consider being a nominee as a travel reimbursement policy exists, along with many teleconference meetings.

Nominations close at 5 p.m. on October 16, 2020. Anyone who wishes to petition for nomination after October 16 has until November 30, 2020. Members who wish to petition to become a candidate for a position must collect 200 signatures. If a ballot process is required, the annual election of officers will be conducted by mail.

Visa TravelMoney Cards

Visa® TravelMoney is the smart alternative to traveler's checks, and it's safer than carrying cash. It's a reloadable, pre-paid debit card designed to offer you convenience and peace of mind while away from home.



Reasons to choose a Visa TravelMoney Card:

- Available for credit (signature) and ATM transactions
- Worldwide cash access in local currencies
- Use it anywhere Visa is accepted around the globe
- Credit (signature only) transactions are protected through Visa's Zero Liability policy
- Load amounts from \$100 to \$5,000
- Travel and emergency assistance
- Lost luggage reimbursement

Visa TravelMoney cards are available for a one-time purchase price of \$7.95 and can be reloaded for \$3.95. Register your card at www.cumoney.com to check your balance, review purchases made, reload funds and set up purchase alerts.

Avoiding Covid-19 Scams



Partners 1st cares truly cares about your health and safety. Unfortunately, scammers may try to use these difficult times to take advantage of others. There have been reports that members of several financial institutions were being contacted by scammers posing as employees of credit unions and attempting to obtain personal information. We would like to remind you not to give out private information such as credit card numbers, your social security number, account numbers, etc. if you are ever contacted by anyone asking to verify this kind of information.

Partners 1st will never ask you for this information via phone, email or text since we already have it in our records!

If you believe you were contacted by a scammer, please end the call immediately and contact the Partners 1st Contact Center at 800.728.8943.

How do you know if it's a scam? Some of these scams look very convincing with caller IDs that might match your financial institution's phone number and e-mails that look nearly identical to what you would typically receive from them.

There also scams regarding the recent stimulus checks being sent to millions of Americans. If you receive calls, emails, or other communications claiming to be from the Treasury Department and offering COVID-19 related grants or stimulus payments in exchange for personal financial information, or an advance fee, or charge of any kind, including the purchase of gift cards, please do not respond.