

Financial Data as of 8/31/20

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|-------------------|---------------|
| Shares | \$367,994,828 |
| Loans | \$250,595,560 |
| Assets | \$422,807,753 |
| Members | 38,655 |
| Number of offices | 25 |

Charity Update

To date over \$7,026 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 Address
www.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.

Refer a Friend & Get \$50!



Your referral is the best compliment we can receive. By referring a friend, relative or coworker we will provide them the same great service you have come to appreciate.

As a special thanks, we're offering a \$50/\$50 referral incentive for a limited time. We will credit your savings account \$50 for a completed new member referral. We'll also credit the person you referred \$50 after they open a checking account with a debit card account and it has been active for 90 days.

Simply fill out the coupon at www.partners1stcu.org/refer-a-friend and provide it to the person you're referring. They will present the completed coupon to us when they open their account. That's an easy \$50.

IN YOUR interest

Fall 2020



ZERO INTEREST HOLIDAY

Well 2020 has been a wild year so far. As the holidays approach many have ZERO interest. At Partners 1st we thought this was not such a bad idea. Right now if you open a new Partners 1st VISA credit card you can enjoy **0% INTEREST FOR 6 MONTHS*** on all purchases made through December 31, 2020. All you need to do is click, call or stop by your local branch for complete details and apply. Just because you have no interest in the holidays does not mean you can't enjoy 0% Interest with Partners 1st VISA Credit Card.

*APR equals Annual Percentage Rate. 0% APR Promotion valid on purchases made with New Partners 1st Visa credit card opened 10/1/2020-12/31/2020. 6 months (statement cycles) 0% APR term starts upon first purchase made with new VISA credit card. Additional restrictions may apply. 700 or higher credit score to qualify. After the promotion period, rates adjust to our standard variable APR, currently 8.99%-18.00%. Standard rates, terms and conditions may vary and are based on an individual's creditworthiness. Balance transfers and cash withdrawals don't qualify for promotion.

Auto Rates as low as 2.39% APR



It has been said success is a journey, not a destination. Partners 1st understands what you're driving and how much you're paying has an effect on both. For a limited time Partners 1st is offering 2.39% APR* for 60 months and 2.69% APR* for 72 months to qualified borrowers. We are also offering up to 90 days with no payments. So, if you have a loan with another financial institution refinance that auto loan at Partners 1st today.

Call us at 800.728.8943 to start the process or submit an application online at www.partners1stcu.org.

*Promotional rate valid October 1, 2020 and is a limited time offer on 2017 model year and newer vehicles and subject to change. Floor rate 2.39% 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 2.39% APR with a 60 month term equals \$283.18. First payment deferred up to 90-days available for qualified borrowers. Interest begins at loan disbursement. APR= Annual Percentage Rate.

Partners 1st Privilege Pay

Protect yourself against bounced check fees and being denied at the checkout lane with Partners 1st Privilege Pay. This overdraft "safety net" is put in place to help you when funds are low or a balance error has been made.

Privilege pay may be used to clear checks, ACH items, teller counter transactions and bill pay transactions to avoid a non-sufficient funds condition. This limit has also been extended to cover ATM checking account withdrawals and Visa debit purchases for those who have opted to have those transactions covered.

If you wish to have this protection for ATM/POS (debit card) transactions, you must OPT-IN for Privilege Pay by contacting your nearest Partners 1st office or by calling 260.471.8336 or 800.728.8943.



Overdraft protection for checks, ACH, ATM and POS transactions and is available on most checking accounts. Funds will automatically transfer from your Savings account, and if qualified, privilege pay. In addition, you may elect to have the overdraft protection funds transferred into your Checking account from your Line-of-Credit accounts. We are under no obligation to pay a transaction which exceeds the balance of the Checking account. We may, however, pay such a check or debit and charge the amount of the resulting overdraft (plus the overdraft transfer charge) against any other savings account from which the signor of the Checking account is entitled to withdraw. If the presentation of a check or debit would result in the Checking account being overdrawn, and if at that time you are eligible to receive advances from a Line-of-Credit plan or privilege pay, such a check or debit shall be deemed a request to advance from those plans sufficient to permit the check or debit to be honored and the related overdraft transfer charge or paid item charge to be paid as long as sufficient funds are available. We may, at our discretion, honor payment of a check or debit which exceeds the available balance in your Checking account, overdraft option account, or Line-of-Credit plan. If such an item is honored, you agree to repay us any and all sums associated with the payment, including any associated fees.

2020 Scholarship Winners

Partners 1st would like to congratulate this year's recipients of the Charles M. Cook Scholarship!

Ashley Remy - Fort Wayne, IN
Kaitlynn Keller - Continental, OH
Carl Blolock - Edgerton, OH
Brendy Hairston - Salisbury, MD
Benjamin Sealts - Ottawa, OH

Each year, Partners 1st awards up to \$15,000 total in scholarships to offer financial assistance to qualified individuals who are in pursuit of educational advancement. To learn more about the Charles M. Cook Scholarship Program or to apply for next year, please contact your local office or visit www.partners1stcu.org.

Skip Your Loan or Visa Payment This December for Free

It's probably not the first thing on your mind right now, but the holiday season will be here soon. Wouldn't it be nice to have some extra cash for these expenses by skipping your Visa or loan payment? You can...for FREE! It's our way of saying "thank you" for being a Partners 1st member.

Automatic Transfer Payers

If your regularly scheduled loan or Visa payment is automatically deducted from your account, the amount will stay in your account. IT WILL NOT AUTOMATICALLY TRANSFER TO YOUR LOAN. Your money will be available for withdrawal when you need it most! Use the extra funds for holiday expenses, to pay other bills, or just to make life a little easier. Your loan due date will advance one month, so your loan remains current.

E-Loan Payers

If you have authorized us to initiate electronic payments from an account at another institution, your loan payment will not transfer to your loan. The funds will remain in your account at that institution.

Cash Payers

If you mail in your payment and want to skip your regularly scheduled payment in December, DO NOT MAIL IT IN. We will automatically advance your loan due date one month.

Don't Want To Skip Your Payment?

If you would rather not take advantage of this program, visit your nearest Partners 1st office or e-mail us at partners1st@partners1stcu.org.

If a payment is skipped, interest will accrue. First mortgages, second mortgages, business loans, loans to clear a negative balance, loans re-written for collection purposes, late or delinquent loans (loans that are currently delinquent or have been 5 or more days late in the last 30 days), loans secured by certificates, loans paid through a debt management program and loans listed in a bankruptcy filing do not qualify.