

What Is A Credit Union?

A credit union is a cooperative financial institution chartered under the federal government. What does this mean? We are member owned versus a bank that is investor owned. Our volunteer board, along with our executive team, work hard to offer the best service at lower rates with lower fees.

Do Credit Unions Make A Profit?

Every business has to operate in the black, and our credit union is no exception. We must earn enough on our loans and other investments to meet expenses and to pay dividends on the savings accounts of our members.

Are Credit Unions Safe?

Yes! Credit unions are regulated and examined by agencies of the state or federal government. Partners 1st Federal Credit Union is federally insured, and thus, examined by a federal agency.

Why Not Go To A Bank?

Credit unions offer several advantages over banks. Costs are kept low. We often offer loans at substantially lower or competitively-priced interest rates. Services like checking and credit cards are also offered with lower or no fees. Rates and terms on savings and share certificates are usually higher as well.

What Does This Really Mean To You?

Savings, better service and community-based decision making. We encourage all members to take charge of their own financial affairs. The best way to start is stopping by your local Partners 1st branch and sharing your story so we can work with you toward a better and stronger financial future.



For a complete list of nationwide branches, visit
www.partners1stcu.org

Corporate Office
1330 Directors Row
Fort Wayne IN 46808

260.471.8336 / 800.728.8943



Why Partners 1st?



www.partners1stcu.org



Part of your Community...Part of your Tomorrow.

Welcome To Partners 1st

Welcome to our credit union family! As a member of Partners 1st, you'll have access to a wide range of convenient services and money-saving products. Enjoy low loan rates, free online banking, mobile banking, online bill pay and much more. The following is an overview of our most popular products and services. For more information, please visit www.partners1stcu.org.



Our Mission

Go beyond the transaction...to truly serve, advocate and guide our members as their trusted financial and community partner.

Partners 1st employees strive to fulfill this mission on a daily basis through hard work, determination and having one focused goal in mind...our members' financial well-being.

Our Commitment

To accomplish our mission, we must personally interact with and passionately care about our members and our community; commit to becoming a true financial partner who lives, works, and leads by our core values:

Live Integrity
Exceed Expectations

Be Enthusiastic
Encourage Innovation

These four core values are truly important to us as an organization. They reflect our commitment to always do what is right for our members, employees and the community.

Savings

At Partners 1st, we offer you many federally insured account options that will keep your funds completely safe while earning you dividends.

- Regular & Special Savings
- Christmas & Vacation Club Accounts
- Youth and Young Adult Accounts

Checking/Debit

No matter what stage you're at in life, Partners 1st has a checking account designed to fit your individual needs. Whether looking for basic services, rewards, ATM refunds or a dividend earning account, we have the perfect match for you.

Credit Cards

Whether you are a balance payer or one who revolves a balance monthly, we offer a credit card to suit your individuality! We offer a Visa® Platinum Card with a low APR and a Visa® Platinum Rewards Card for anyone interested in earning points redeemable for merchandise and travel. Both cards boast no annual fee, competitive rates and a great balance transfer opportunity.

Mortgages

With all the different home loan options available, how will you know which one is right for you? At Partners 1st, you will have access to personal service to guide you and many loan programs to choose from, including:

- Conventional Loans
- FHA & VA Loans
- Fixed Rate Loans
- Adjustable Rate Loans
- Jumbo Loans
- Construction Loans
- Refinance

Vehicle Loans

Get more car for your dollar with a vehicle loan from Partners 1st. We have low rates and terms up to 84 months. We can also help to reduce your current monthly loan payment by refinancing.

- New and Used Cars, Trucks, Vans and Motorcycles
- Motor Homes and ATVs
- Boats and Trailers

Electronic Services

- 30,000+ Nationwide Surcharge-Free ATMs
- Automated Clearing House (ACH), Payroll Deductions, Net Pay
- Deposit Checks via Smartphone
- Free Online Bill Pay Service
- Free Regular and Visa E-Statements
- Free Mobile App
- Free Transfer of Funds Between Your Accounts

Business Services

Partners 1st offers a full line of corporate products and services that are designed to make the financial aspects of your business easier. This way, you can concentrate on what really matters - running your business.

- Commercial Lending
- Business Checking
- Business Credit Cards
- Business Savings Accounts
- Certificates
- Lines of Credit
- Health Savings Accounts

Investments

In today's uncertain investment environment, we understand your financial challenges require a sound investment plan. No matter what your age or circumstances, Partners 1st can help you plan for the future.

- Individual Retirement Accounts - Traditional, Roth & Coverdell
- Insured Money Management Account (IMMA)
- Share Certificates of Deposit

Let's Get Started!

Becoming a member at Partners 1st is easy. You may apply online at www.partners1stcu.org by clicking "Membership" at the top, or in person at any one of our branch offices. Find your nearest Partners 1st office by visiting www.partners1stcu.org/locations.

We look forward to serving you and your family!