



MEMBER IMPACT REPORT

July 2022



Serving Disney Cast Members, employees,
and their families since 1968.

No matter where you are on your financial journey, at Partners Federal Credit Union, it is our mission to serve as your financial Partners for life. To earn that privilege, we are always creating, improving, and refining ways that we add value for our Members.

Whether it is through our innovative products and solutions designed to save you time and money, our education programs and resources that give you the tools and support to achieve your financial goals, or the exceptional service that honors the heritage and traditions of The Walt Disney Company, Partners is committed to be there when you need us, where you need us, and how you need us.

Thank you for giving us the opportunity to serve as your financial advocate, and work to make your financial dreams come true, today and tomorrow.

Ricky Otey
President and CEO
officeoftheceo@partnersfcu.org



PARTNERS!
FEDERAL CREDIT UNION

Your financial Partners for life

Your financial Partners for life.

165,000+

Members



63% of our Members have been banking with Partners for over five years.

Serving all segments and divisions of The Walt Disney Company.

The
WALT DISNEY
Company

DISNEY
Parks, Experiences
and Products

The
WALT DISNEY
Studios

DISNEY
Media & Entertainment
Distribution

ESPN

DISNEY+



Here for all stages of your financial journey.

Accessible *when* you need us, *where* you need us, and *how* you need us.



ATMs

21 Partners ATMs (16 on Disney properties), and over 30,000 CO-OP ATMs across the US.



Branches

13 branches (7 on Disney properties), and over 5,000 shared CO-OP branches.



Appointments when you need us

Schedule phone, video, or in-branch appointments.



Web Chat available

M-F 8:00 am – 7:50 pm ET on partnersfcu.org.



Online and Mobile Banking

Access to secure messaging, remote deposit, bill pay, Zelle®, your credit score, transferring funds, and more.

Service and excellence that honors The Walt Disney Company heritage and traditions.

“

Member Feedback

I wanted to take the time and make sure that Partners knows what a wonderful, patient and a professional employee Liz is. Liz helped me set up my new checking and savings accounts, but with her calm, graceful approach she followed up with me to discuss some money savings opportunities. She looked at my credit report and because of her suggestions, I got an auto loan, she got me a personal loan to consolidate some outstanding debt, and a Partners Visa [for my everyday purchases].

Being new at my job at Disney and everything else going on in my life at this moment, she truly was one person who did not cause any stress. As matter of fact, she relieved stress with her approach and patience with all my questions and concerns. She truly is one amazing lady. Now I am telling my husband to hurry up and call Liz to open account at Partners.

Donita G.



Additional benefits with every Membership.



Free Certified Personal Financial Counselors

Chat with an expert to help you navigate your financial journey, wherever you may be.



Emergency Savings

Use our Partners Savings Planner tool to plan for a rainy day or your next financial goal.



Complimentary AD&D Life Insurance*

Automatically eligible for \$2,000 Accidental Death and Dismemberment (AD&D) insurance coverage paid for you by Partners.



Partners Retirement and Wealth Management

Personalized financial advice from a team you can rely on.

*This product may not be available to residents of all states.

www.partnersrwm.org

Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Partners Federal Credit Union and Partners Retirement and Wealth Management are not registered as a broker-dealer or investment advisor. Registered representatives of LPL offer products and services using Partners Retirement and Wealth Management, and may also be employees of Partners Federal Credit Union. These products and services are being offered through LPL or its affiliates, which are separate entities from, and not affiliates of, Partners Federal Credit Union or Partners Retirement and Wealth Management. Securities and insurance offered through LPL or its affiliates are:

Not Insured by NCUA or Any Other Government Agency.

Not Credit Union Guaranteed.

Not Credit Union Deposits or Obligations.

May Lose Value.



Complimentary Auto Buying Concierge Service

Simply tell us what you'd like and we will bring the car to your local Partners branch. Relax at home while we do the work for you!



Partners HomeAdvantage™

Powered by CU Realty, search MLS listings online, research neighborhoods, and earn a rebate when you use one of our highly trained real estate agents.



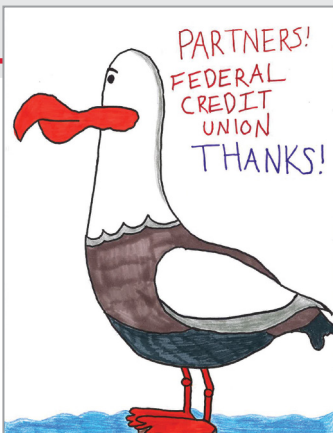
Youth Accounts

Teach your kids the fundamentals of managing money, and your teens responsible ways of managing their first debit card.



Auto & Home Insurance Savings

Members save more with exclusive credit union discounts.



Youth Member Chris J. thanks Partners for their kindness and gifts.

Checking, savings,
lending, wishing,
dreaming.

Better Interest Rates
to help Members save more!

Save up to **1.36%** ^{APR*} more on auto loans.

Earn up to **0.98%** ^{APY*} more on deposits.

*APR = Annual Percentage Rate. APY = Annual Percentage Yield on Money Market accounts only.
Based upon independent research conducted by Datatrak for 134,506 financial institution locations in National as of July 31, 2022.



Better Payments

Partners offers weekly payments on your loans for greater flexibility to help you better track your budget.



Better Spending

Two-thirds of Partners Members spend and save with their checking accounts.



Better Service

Our Members are our biggest fans!
Received positive sentiments over 130,000 surveys.





Here for every chapter
in your story.



Our Members Say It Best

I've been a cast member for about 18 and a half years. I first became a member when a girlfriend of mine was refinancing her mortgage and she told me about their great rates and how smooth and easy the process was and that's truly what it was. Everyone at Partners was awesome from the very beginning.

It's where I first met Saul S. who's a branch manager over in Burbank and we pretty much haven't left him alone since. We now have a Visa credit card, and we have a line of credit for those rainy days. Last year both of my children left for college and Saul was instrumental in setting them up with their first bank accounts and getting them their first Visa cards. It was great to see how professional and courteous and knowledgeable everyone at Partners was because I don't think everyone in the banking industry is like that.

I would say we have five people who make our lives just better and easier, and five people we trust, and Saul is truly one of them, right up there with our doctor and our dentist and our tax man. If you are not a member of Partners, you should be, and you should sign up soon.

Lisa F, Disney Consumer Products

Innovative products
and solutions
that support
your financial goals
today and tomorrow.

In 2022, Partners will provide more than \$820 million in loans to our Members*.

| | |
|---------------------------------|------------------------------|
| \$285 million in Auto Loans | \$26 million in Credit Cards |
| \$484 million in Home Mortgages | \$27 million in Other Loans |



Unique Loan Benefits

- 183 Guaranteed Asset Protection (GAP) loans remitted**.
 - This insurance benefit pays off your auto loan if your car is totaled or stolen and you owe more than the car's depreciated value.
- "Second Chance" loans available for those with lower credit depth and other factors.
- Offering prorated refunds for early payoffs.
- TruStage Home and Auto insurance credit union discounted rates.



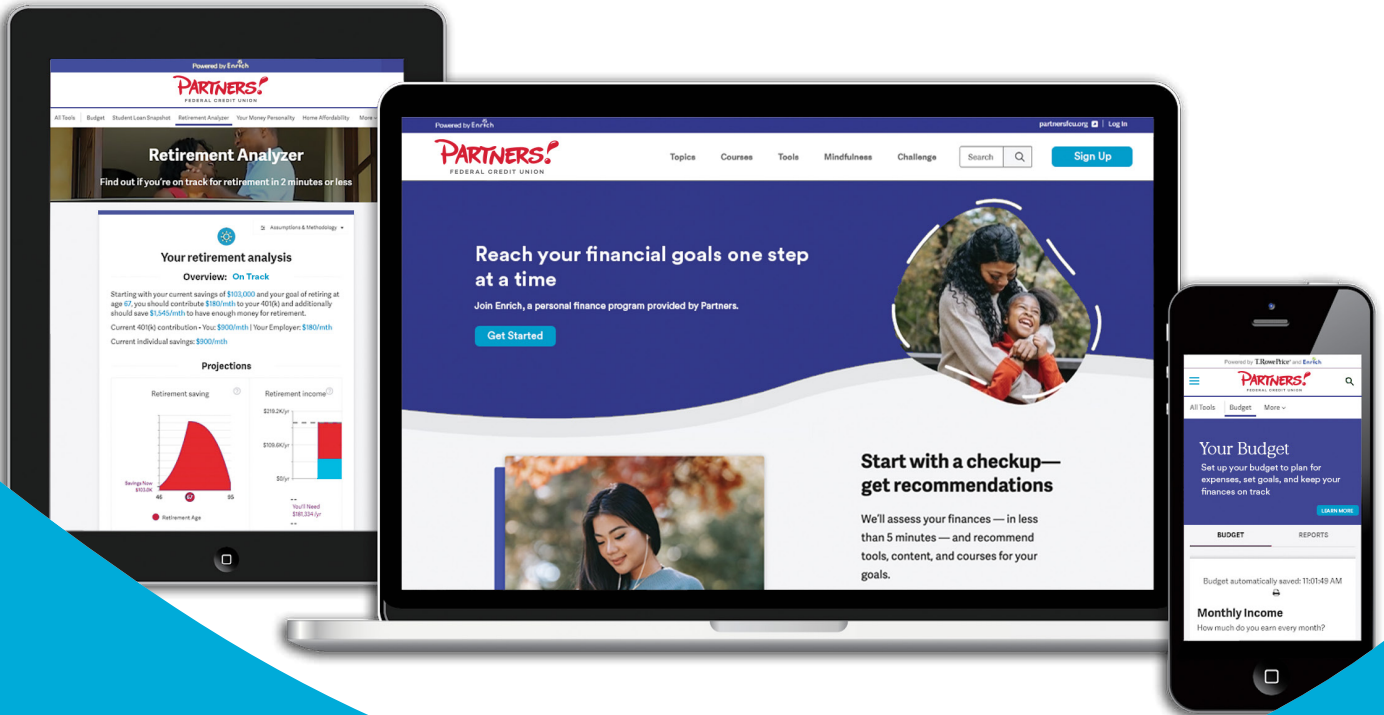
Insuring Your Dreams

- Over 20,000 Members are protected with Partners Loan Protection
 - Protects your payments in the event you're laid off, sick or injured, or pass away unexpectedly.
- Over 300 Members enrolled in TruStage® Home and Auto policies with an exclusive credit union discount.
- Over 1,000 Members receive cash benefits for covered hospital stays (through Hospital Accident Plan insurance).

*Forecasted data between January 1 – December 31, 2022

**As of May 31, 2022

Guaranteed Asset Protection available on Partners financed Auto Loans only. Other restrictions may apply. See a Partners Representative for more details. GAP and deductible reimbursement benefits are available in Florida and California, but not all states. Please consult Partners for availability. TruStage® Auto and Home Insurance program is offered by TruStage Insurance Agency, LLC and issued by leading insurance companies. Discounts are not available in all states and discounts vary by state. The insurance offered is not a deposit and is not federally insured. This coverage is not sold or guaranteed by your credit union. © TruStage Insurance Agency 2017 AHE, AHL-1339491.2



Advocacy and education
to build your financial health
and achieve your dreams.

Partners is committed to helping our Members live better lives through financial education. By becoming more informed about their options, we can empower Cast Members of all backgrounds to make better financial decisions, leading to long-term financial prosperity and health.



New! Enrich Financial Tools & Resources

An innovative and engaging source for financial wellness and education featuring dynamic and interactive tools, courses, and resources designed just for you.



In-Person Financial Education

We'll come to you with over 25 topics offered. Email pfcu.member.education@partnersfcu.org to schedule a workshop for you and your team.



Virtual Financial Education Webinars

In addition to offering 4-6 live webinars per month, we can customize virtual sessions with financial education topics relevant to your cast. Email pfcu.member.education@partnersfcu.org to schedule virtual webinars.



Popular Topics

- Owning Your Financial Power
 - Maximizing Your Membership
 - Budgeting 101
 - Credit 101
 - Retirement and Wealth Management
 - Home Buying and More
-



Partners Annual Scholarship

This program has awarded over \$300,000 to more than 35 students since program inception (2000).

\$500 Emergency Line of Credit for all Cast Members.

At Partners, we understand that unexpected expenses happen and we're here for you.

Cast Members and employees can apply for a

\$500 Emergency Line of Credit

with a 0% Introductory APR¹ for a period of 60 days, so they can be prepared with access to immediate cash in moments of need like fixing a flat tire, unexpected house repairs, or to help with a recent health care visit.

And, we're going one step further into financial education by providing an on-demand budgeting course to view prior to applying, helping Cast build a better financial future.

¹ APR = Annual Percentage Rate. The 0% Introductory Rate is available for a period of 60 days, up to the limit on the Line of Credit. Interest will be charged at Standard APR to any outstanding balance on the 61st day after first draw if the balance is not paid in full at the expiration of the intro period. See Loan Agreement for details. Rates are subject to change. Some restrictions apply. Requires employment verification and is subject to other underwriting factors.

A one-time \$5 Membership fee may apply. For eligibility details, please visit partnersfcu.org.

Your Partners for *life* in times of need.



Member Assistance Program

Has assisted Members with more than 11,000 loans since inception by offering loan extensions in times of need.



Certified Personal Financial Counseling

Access to complimentary and confidential experts to help you navigate your financial journey.



Financial Education

Attend free virtual and on-demand workshops to help guide you through popular topics like credit score, budgeting, personal finances, retirement, and more.



Relocation Assistance Program

Ease expense and stress on employees when their jobs relocate.

- Concierge service
- Transitional Assistance Loan
- Interest-free credit card
- Mortgage loan benefits
- Relationship Rewards premium
- Vehicle purchase options



Covid 19

- 115,000 fees waived.
- \$6 million in emergency loans funded.
- 80,000 loan extensions.



A credit union
inspired by *magic!*

At the core foundation of Partners is our belief in diversity, equity, inclusion, and belonging. We are proud allies of our Business Employee Resource Groups and one of the first faces our new Cast and Employees see at Traditions. We are a credit union not only inspired by magic, but one that creates it for Cast Members, when they need us, where they need us, and how they need us.

Business Employee Resource Groups (BERGs)

Continuous support of BERG event tables, design, and production.



And More!

Traditions

Partners participates in 650 Traditions orientations for new Cast Members annually.



\$50,000+

In annual sponsorships.



Life is more than a journey. It's an adventure.
And yours is full of hopes, dreams and aspirations.
But with the right partner by your side, you never
have to go it alone. That's where we come in.
At Partners Federal Credit Union, we'll help secure
and support your financial future at every step
along the way. It's hands-on, heart-focused banking.
Run by Cast Members, for Cast Members.
Partners Federal Credit Union.

Your financial Partners for life.
partnersfcu.org | 800.948.6677

PARTNERS!

FEDERAL CREDIT UNION



Federally insured by NCUA

Membership is open to any Cast Member/employee of The Walt Disney Company or one of its subsidiaries, a retiree of The Walt Disney Company or one of its subsidiaries, an immediate family member or roommate of one of the aforementioned. A one-time \$5 Membership fee may apply. ©2022 Partners