There Are More Reasons Than Ever To Love Being A Member Of Partners 1st!

Your credit union membership is about the trust and care of community, built around where you live, work and play. That’s why we’ve made it so that your Partners 1st membership saves you money through exclusive member only offers through our trusted partners. Through Love My Credit Union Rewards, credit union members have saved over $2 billion with offers like:

- $100 cash reward with each new line you activate with Sprint. Plus, existing customers earn $100 Annual Loyalty Cash Rewards, and 25% off select accessories in Sprint stores.
- Credit union membership also saves you up to $150 on TurboTax federal products.
- We want you feeling as safe at home as you do in our credit union. That’s why you can get an exclusive smoke communicator and a $100 gift card with a new ADT home monitoring security system. Just call 844-703-0123 to get this special offer through the Love My Credit Union Rewards Program.
- Sometimes accidents happen, but credit union members enjoy special True Savings with TruStage Auto and Home Insurance.
- Your credit union membership benefits go with you when you shop too! With Love to Shop, get member only cash back rewards from over 1500 online retailers.

Learn all about how your Partners 1st membership gets you all these exclusive savings, and more at partners1stcu.org or LoveMyCreditUnion.org. Check them out and start enjoying credit union member benefits you never knew you had before.

* Limited time offers. Active, True. Up to $300/line. Credit approval req. Cash Reward offers: Applies for eligible credit union members & member employees with qualifying corp. id. (ongoing verification). $100 Cash Reward for new smartphone line actives up to 15 lines. May apply in point of sale. Excludes Go, MBB, Business, Sprint Prime Connect, upgrades, replacements & ports made between Sprint entities or providers associated with Sprint. Limit one SWP Corp ID per Sprint acct. No add'l. discounts apply. Loyalty Reward: $150/acct. per Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a $100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Deposit: Deposit: $100/acct./yr. when Sprint acct. remains active and in good standing each yr. Transfer Reward: Members participating in another discount program are eligible for a $100/acct./yr. deposit on their 12mo anniversary transferred to Cash Reward program. Offer/coverage not avail. everywhere or for all phones/networks. May not be combinable with other offers. Offer, terms, restrictions, & options subject to change & may be modified, discontinued, or terminated at any time without notice. Restrictions apply. © 2019 Sprint. All rights reserved. Sprint & the Sprint logo are trademarks of Sprint. Other marks are the property of their respective owners.

Partners 1st Mortgages

Partners 1st understood we wanted more... We wanted a HOME. They had great interest rates, really low closing costs and a variety of mortgage options. Now when we pull up in the driveway, we are truly home.

OFF CLOSING COSTS!

Why would anyone pay closing costs when you can save up to $400 off of closing costs! Get the best rates, the best selection of homes, and 25% off select automotive accessories in Sprint stores.

*400 off closing costs is a limited time offer and is subject to change at any time. Mortgaged property must be located in Indiana, Ohio, Kentucky, Virginia, West Virginia and Maryland. $400 promotional offer cannot be used toward down payment or with any other discounts and is not available on home equity or home equity lines of credit. Standard underwriting guidelines apply. Offer only valid on Primary or Secondary residences, not commercial property. Must qualify for and be a Partners 1st Federal Credit Union member to participate. Membership at Partners 1st requires a savings account with a minimum balance of $5. Mortgage must originate between March 1, 2019 and May 31, 2019. NMLS# 405819.
Jump Start Your Savings

At Partners 1st we believe financial health starts with saving for the future. This is why we developed our new JUMPstart Term Savings. With JUMPstart you choose:

• HOW OFTEN you want to save: weekly, bi-weekly, or monthly.
• HOW MUCH to save each time.
• SIT BACK & watch it grow.

We will automatically transfer your selected amount to a JUMPstart Term Savings and you will earn 2.0% APY for 24 months. It is that simple. Call 800.728.8943 or visit your local Partners 1st office to get started with JUMPstart.

Small Change = Big Savings

Start saving today and grow your wealth. It's never too early to begin saving for college. Start small today and watch your savings grow.

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Small Change = Big Savings

Small change can equal big savings! With a simple setting on your account, every time you make a purchase with your Partners 1st debit card, we'll automatically round up to the next whole dollar and place it into a separate savings account. Before long, you'll accumulate some big savings from your small change.

Call or visit your nearest Partners 1st branch to set up Small Change on your account and start saving.

Earn Up To $10,000 For College!

Partners 1st wants to help you succeed! Our Charles M. Cook Scholarship program was designed to offer financial assistance to qualified individuals who are in pursuit of educational advancement. We are currently accepting applications for the 2019-2020 school year.

Eligibility:

• Applicants must be a member of Partners 1st Federal Credit Union.
• The person or persons primarily responsible for the applicant’s support must be a member in good standing of Partners 1st Federal Credit Union.
• Applicants must be a high school senior or a full-time undergraduate student. Applicants must graduate during the current school year or have completed the requirements for graduation by the end of this school year.

The Scholarship Committee judges candidates on the basis of academic performance and potential as shown by high school or college records, participation, and leadership roles in extra-curricular activities; and evidence of strong character and motivation as seen in the student’s life outside the school.

Ready to apply? Visit www.partners1stfcu.org/about-us/scholarships for complete details about the scholarship program and to complete your scholarship application. All applications must be submitted by May 31, 2019.

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 checks or debit and charge the amount of the exceeding balance to your Checking account. If you have an overdraft before the end of the current school year, the maximum amount of the current school year may be transferred.

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