Financial Data as of 3/31/20
Shares $339,756,925
Loans $237,060,411
Assets $391,436,652
Members 38,338
Number of offices 25

Charity Update
To date over $3,759 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 FCU is temporarily changing how we handle transactions. We understand that access to your accounts is important, and we will continue to provide both the personal and individualized services you expect. All of the actions outlined below are made in an effort to be proactive and prevent the spread of COVID-19 and are aligned with recommendations from state and national health officials.

Beginning at 1:00 p.m. on Thursday, March 19, Partners 1st will be closing our lobbies and serving our members exclusively through our drive-through lanes. Because of this change, branch drive-ups will continue to open at their normally posted time but will remain open until 6:00 p.m. Monday – Friday. Branches opened on Saturday will continue to honor the posted hours but only utilizing the drive-through lanes.

With 24 branches in 7 states, all touched by the current pandemic, the following offices will be closed as they do not have drive-through options: Alpharetta, Georgia, and Stanley, Virginia.

Members in the Alpharetta area can access their accounts through shared branching offices in the Metro. Those in Stanley can still access Partners 1st offices in either Shenandoah or Luray.

For those offices that do not have a drive-up but remain open, we are in the process of making modifications to allow walk-up service. Lobby access will be by appointment only for the immediate future.

Our ATM network includes over 35,000 surcharge-free ATMs nationwide that will continue to operate as normal. Partners 1st has also waived the user fees for any non-Partners 1st or non-network ATM during this time. You can visit us online at www.partners1stcu.org to find out more information about our branch locations, our ATM locations and our networks of CO-OP Shared Branch locations.

While we may be limiting access to our branches, we understand that easy access to your accounts is a must. We encourage you to use our online and mobile resources to access your accounts 24/7. There are multiple ways to gain remote access to your Partners 1st account:

• To speak to a call center representative, please call 800.728.8943 or 260.471.8336. Call center representatives are available 8:00 a.m. - 6:00 p.m. ET Monday through Friday, and from 9:00 a.m. - 12 noon ET on Saturdays.
• Online banking and our mobile app allow you to make payments, view transactions, check balances, transfer funds, find an ATM, and perform most of the same functions you can at our Partners 1st branch lobbies. It’s easy and fast to manage your accounts digitally, and you can even deposit checks! If you have not enrolled in online or mobile account access, it only takes a few minutes. Visit us at www.partners1stcu.org. For your mobile phone, simply download the Partners 1st FCU Mobile App from the Apple or Google Stores. (Remember, you must be enrolled in our Partners 1st online account access to enroll and sign into the mobile app.)
• Our Partners 1st Visa debit and credit cards will continue to provide you safe and easy purchase convenience.
• Access 35,000+ surcharge-FREE ATMs nationwide through our CO-OP and Alliance partnerships. Click HERE to find locations.
• Access 3,000+ Shared Branch locations through our CO-OP Shared Branch partnership. Click HERE to find locations.

We encourage you, should you need assistance or would like additional information regarding these COVID-19 relief options, to contact our member services department to speak to a call center representative at 800.728.8943 or 260.471.8336, 8:00 a.m. - 6:00 p.m. ET Monday through Friday, and from 9:00 a.m. - 12 noon ET on Saturdays.

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 2.19% APR* for 60 months and 2.49% 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. You can also apply online at www.partners1stcu.org.

*Promotional rate valid April 1, 2020 and is a limited time offer on 2017 model year and newer vehicles and subject to change. Floor rate 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 $11,000.00 loan at 2.19% APR with a 60 month term equals $192.19. First payment deferred up to 90 days available for qualified borrowers. Interest begins at loan disbursement. APR=Annual Percentage Rate.
Tax Information Available Online

To assist you during your tax preparation, you can find information about dividends earned and interest paid by logging in to your Partners 1st account. First, click on the 3 lines to expand the menu then select “Tax Information”.

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 2020-2021 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.partners1stcu.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, 2020.

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.

*Disclosure: APR equals Annual Percentage Rate. Promotion valid 1/1/20 - 3/31/20. Some restrictions may apply. New card applicants must have 670 or higher credit score to qualify. Existing Partners 1st Visa Card Holders must have a 700 or higher credit score to qualify. Max balance transfer amount is equal to 90% of approved credit limit. For each balance transfer, a one-time balance transfer fee of 3% applies. After the promotional period, rates adjust to our standard variable APR based on prime rate published in Wall Street Journal, currently 11.24% - 18.00%. Standard rates, terms and conditions may vary and are based on an individual’s creditworthiness. The promotional APR will apply for twelve (12) billing periods from the date of the first qualifying transfer. Partners 1st FCU membership required to participate.