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Partners in Your Financial Success™

[www.financialpartnersfcu.org](http://www.financialpartnersfcu.org)

**October 2017**



Beginning NOVEMBER 6, 2017,  
 we will have new Drive Up Window Hours

**NEW WOODBURN OFFICE HOURS:**

Monday – Friday ... Lobby OPEN 9:00 am to 5:00 pm  
Drive Up Window OPEN 9:00 am to 6:00 pm

**NEW GRABILL OFFICE HOURS:**

Monday – Thursday ... Lobby OPEN 9:00 am to 4:30 pm  
Drive Up Window OPEN 9:00 am to 5:00 pm

Friday ... Lobby OPEN 9:00 am to 4:30 pm  
Drive Up Window OPEN 9:00 am to 6:00 pm

Saturday ... Lobby OPEN 9:00 am to Noon  
Drive Up Window OPEN 9:00 am to Noon

**International Credit Union Day**

Thursday, October 19, 2017

Financial Partners understands that you, our members, are the reason we have credit unions. We want to thank you. Celebrate with us at one of our offices on Credit Union Day with treats and prizes.



**Why Credit Unions Are Worth Celebrating**

In 1924, Roy Bergengren, one of the architects of the credit union movement, reflected on what a credit union can do for people. “The credit union is, in fact, a bridge,” Bergengren wrote in the inaugural issue of “The Bridge,” the official newsletter of the American credit union movement. “It may be the bridge over which the tenant farmer travels the wide gap that separates him from ownership. It may be the way that opens the great land of opportunity to the wage worker, who finds his savings the ‘open sesame’ to broader possibilities for himself and his family.”

Twenty-four years later, in 1948, credit unions in America, and later around the world, began celebrating the philosophy and achievements of credit unions every year on the third Thursday in October. The theme for International Credit Union Day 2017 “Dreams Thrive Here,” returns to Bergengren’s sentiment, and is meant to serve as a reminder of how effective credit unions like Financial Partners FCU are at helping all people chase and achieve their biggest dreams in life.

This is because, unlike other financial institutions, credit unions are not-for-profit, so their primary purpose isn’t to score record profits in order to cut distant shareholders bigger dividends checks. The primary purpose of credit unions is—and always has been—to be of service to their members. That means you.

This people-first philosophy doesn’t just mean better service; it translates into a better financial deal for consumers. Credit unions, on average, offer higher rates of return on savings accounts, lower rates on loans, and fewer and lower fees than other financial institutions.

**Need Life Insurance?**

Check out the TruStage flyer enclosed with this statement or drop by our Woodburn office on October 24<sup>th</sup> or our Grabill office on October 27<sup>th</sup> to speak to a Liberty Mutual agent. Please check our website [www.financialpartnersfcu.org](http://www.financialpartnersfcu.org) for more details on this and other opportunities.

## HOURS

### Woodburn Branch Office

Monday – Friday  
9 am – 5 pm

*Drive-Thru Hours (Till Nov.6)*  
Monday, Wednesday, Thursday  
8:30 am – 6 pm  
Tuesday and Friday  
8:30 am – 6:30 pm

### Grabill Branch Office

Monday – Friday  
9 am – 4:30 pm  
Saturday  
9 am – Noon

*Drive-Thru Hours (Till Nov.6)*  
Monday – Thursday  
8:30 am – 5:30 pm  
Friday  
8:30 am – 6:00 pm  
Saturday  
9 am – Noon

## HOLIDAY CLOSINGS

Mon. Oct. 9, 2017  
*Columbus Day*

Sat. Nov. 11, 2017  
*Veterans Day*

Thur. Nov. 23, 2017  
Fri. Nov. 24, 2017  
*Thanksgiving*

Sat. Dec. 23, 2017  
Mon. Dec. 25, 2017  
*Christmas*

Sat. Dec.30, 2017  
Mon. Jan. 1, 2018  
*New Year's*

## STAFF MEETINGS

We will open at 10:00 am on the following days so we can learn to serve you better.

Wed. Oct. 11, 2017

Wed. Nov. 8, 2017

Wed. Dec. 13, 2017

## The Equifax Data Breach

On September 7, 2017, Equifax announced a massive data security breach that exposed vital personal identification data — including names, addresses, birth dates, and Social Security numbers — on as many as 143 million consumers.

It is always a good idea to monitor your own personal information and be on the lookout for identity theft. Here are specific steps you can take:

**Credit Monitoring:** Equifax has established a dedicated website to help consumers determine if their information could potentially be impacted. Visit [www.equifaxsecurity2017.com](http://www.equifaxsecurity2017.com) to sign up for one free year of credit monitoring and identity theft protection. You can do so by clicking the "Enroll" button at the bottom of their page. This includes monitoring reports generated by Equifax, Experian, and TransUnion; the ability to lock and unlock Equifax credit reports with a credit freeze; identity theft insurance; and Social Security number monitoring.

**Fraud alerts:** Your first step should be to establish fraud alerts with the three major credit reporting agencies. This will alert you if someone tries to apply for credit in your name.

**Credit freezes:** A credit freeze will lock your credit files so that only companies you already do business with will have access to them. Before freezing your credit reports, though, it's wise to check them first. Also keep in mind that if you want to apply for credit with a new financial institution in the future, or you are opening a new bank account, applying for a job, renting an apartment, or buying insurance, you will need to unlock or "thaw" the credit freeze.

**Credit reports:** You can obtain a free copy of your credit report from each of the major credit agencies once every 12 months by requesting the reports at [annualcreditreport.com](http://annualcreditreport.com) or by calling toll-free 877-322-8228. Because the Equifax breach could have long-term consequences, it's a good idea to start checking your report as part of your regular financial routine for the next few years.

**Bank and credit card statements:** Review your financial statements regularly and look for any transaction that seems amiss.

**Your vigilance is an essential tool in fighting identity theft.**

## Making your Holidays Happy: 90 Days SAME AS CASH!

We'll take the stress out of shopping & let you get on with the FUN parts of buying a new car! Financial Partners FCU wants to make your holidays "HAPPY" with NO PAYMENTS until 2018 plus CASH BACK on any new or used vehicle. Check out our website at [finpart.groovecar.com](http://finpart.groovecar.com) for more details and to obtain a coupon for your loan closing.

*Some restrictions apply.*



## DISCOVER SPRINT'S NETWORK RELIABILITY & CASH REWARDS

The Benefits of membership keep getting better! Right now, FPFCU members can enjoy the reliability of Sprint's network and a **\$100 CASH REWARD** for **every new line** you activate with Sprint®. Plus, get a **\$50** loyalty cash reward **every year** for **every line**.

### **What you get:**

- Members get a **\$100** cash reward for **every new line** you activate with Sprint
- Current Sprint customers receive a **\$50** cash reward for **every line** transferred
- Plus, get a **\$50** loyalty cash reward **every year** for **every line**



### **How you get it:**

1. Become a Sprint customer and mention you're a credit union member.
2. Register at [LoveMyCreditUnion.org/SprintRewards](http://LoveMyCreditUnion.org/SprintRewards) or in the Love My Credit Union® Rewards app.
3. Allow up to six to eight weeks to see rewards directly deposited into your FPFCU account.

**Sign up today to discover the cash Benefits you'll enjoy with Sprint's best Credit Union Member Cash Rewards EVER!**

## Christmas Club Account Transfer

On **November 1st, 2017** funds will be transferred from your Christmas Club account to your **Share Draft (checking)** account.  
*(If you do not have a Share Draft account, we will transfer the funds to your Share Savings.)*



You may request a check be mailed to you or the funds transferred to your savings. Call either Credit Union office, or let us know the next time you visit us. All automatic deductions to your Christmas Club will continue after the transfer has been made. You do not have to re-enroll into the Christmas Club.

**Don't have a Christmas Club Share account?** Stop in today and our friendly staff will be glad to open one for you.