PARTNERS FEDERAL CREDIT UNION | Private Banking

Because extraordinary deserves exclusive.

Private Banking.
Inspired by you.

Welcome to Partners Private Banking—a premier banking experience created to reward and recognize the trusted relationship you've built with Partners Federal Credit Union.

Built on a legacy of serving Disney cast members, employees, retirees, and their families since 1960, Partners Private Banking reflects the strength of a Member-owned financial cooperative. Every relationship helps expand our ability to reinvest in our Membership through competitive rates, lower fees, financial wellness programs, innovative digital services, and personalized financial guidance.

Unlike traditional banks that distribute profits to shareholders, Partners reinvests in the Members we serve, creating lasting value for you, your family, and our entire Membership.

A Relationship That Extends Beyond You

Private Banking is built around relationships, including the ones that matter most. Your household members who are also Partners Members may access many of the same exclusive benefits, extending the value of your Private Banking relationship across your family.

Priority Service

Your dedicated Private Banker serves as your primary point of contact, providing personalized guidance and coordinating tailored solutions across your banking and lending needs.

For your day-to-day banking needs, enjoy priority access to a Private Banking Support line at 800.948.6677.

Everyday Banking with Added Value

Enjoy an elevated Digital Banking experience with exclusive Private Banking branding, along with convenient account features designed to make managing your finances more seamless.

Experience enhanced account benefits, including:

- Up to $25 in monthly fee reimbursements[1]
- Reimbursement of Courtesy Pay or Non-Sufficient Funds (NSF) fee once annually
- Unlimited transactions at Partners and Co-op Network ATMs
- Unlimited transactions at Non-Partners/Non-Network ATMs[2]

Terms and conditions apply. See page 16 for important details and disclosures.

Private Client Visa® Debit Card

Your Private Client Visa® Debit Card complements your Private Banking experience with higher transaction limits and the convenience to bank with confidence.

Whether you choose the Private Client Visa® Debit Card or another design from our exclusive debit card collection, you'll receive the same enhanced card transaction limits:[3]

- **ATM withdrawals:** Up to $1,550 per day[4]
- **Combined ATM and point-of-sale transactions:** Up to $3,000 per day[4]

Preferred Rates, Pricing, and Rewards

Enjoy preferred rates and rewards designed to help you make the most of your financial relationship with Partners.

High Yield Savings[5]

Open an account with a minimum deposit of $10,000 and earn a preferred rate while maintaining convenient access to your funds.

Auto Financing

From concierge to online shopping, Partners delivers a seamless auto buying and financing experience tailored to your preferences.

- 0.50% APR[6] Auto Loan discount
- Concierge auto buying services
- Comprehensive loan protection and insurance solutions

Home Lending

Whether purchasing, refinancing, or leveraging your home's equity, enjoy preferred home financing benefits.

- $1,000 mortgage lender credit[7]
- Competitive fixed and adjustable rates
- Flexible low- or no-down-payment programs[8]
- Earn 1% of your purchase price back at closing[9]

Higher Limits

- **Zelle®:** Up to $5,000 per transaction, $6,500 per day, and $15,000 per month[10]
- **External transfers:** Up to $20,000 per day and $40,000 per month

Subject to credit approval. Terms and conditions apply. See page 16 for important details and disclosures.

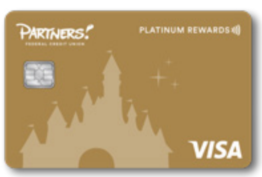
Premium Credit Cards

Partners Visa® Credit Cards deliver exceptional value with no annual, balance transfer, or cash advance fees,[11] Visa's Zero Liability Policy,[12] and mobile wallet compatibility.

Partners Legacy Visa Signature®

Earn **3% cash back** on every purchase with no category restrictions and no expiration on rewards.[13] Plus, travel and shop with an elevated metal card design and top-tier benefits, including:

- No international transaction fees[14]
- 24/7 Concierge Service[15]
- Visa Signature® Luxury Hotel Collection[16]
- Trip cancellation and purchase security[17]



Partners Visa® Platinum Rewards

Turn everyday spending into exceptional rewards, redeemable for travel, statement credits, gift cards, experiences, merchandise, and more.[18]

5x REWARDS POINTS	4x REWARDS POINTS	3x REWARDS POINTS
on dining and restaurants	on travel, airlines, hotels, and car rentals	on gas, groceries, streaming services, and cable

Subject to credit approval. See page 16 for important details and disclosures.

Perks and Exclusive Events

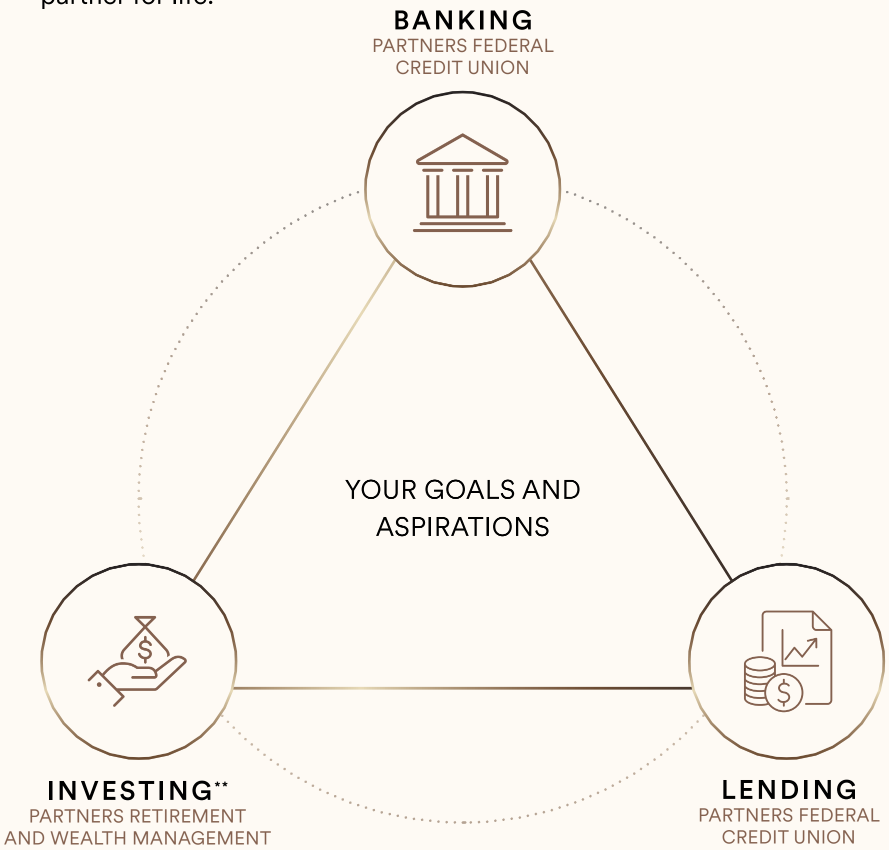
Enjoy a curated collection of experiences designed to educate, connect, and inspire, including:

- Exclusive experiences and family events
- Private receptions and networking opportunities
- Educational seminars and market insights from trusted financial and industry experts

Supporting Every Stage of Life

At Partners, we believe financial guidance should evolve with you through every milestone. Whether you're opening a child's first savings account, helping a teen build smart financial habits, purchasing a vehicle or home, planning for college, advancing your career, preparing for retirement, or building your legacy, we're committed to helping you achieve your financial goals.

As a Member-owned credit union, once you're a Member, you're always a Member. That means you and your family have a trusted financial partner for life.



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Partners Retirement and Wealth Management**

Your financial goals deserve a strategy as unique as you are. Through Partners Retirement and Wealth Management, Partners Federal Credit Union Private Banking Members enjoy priority access to a dedicated Wealth Advisor who will create personalized strategies aligned with your short- and long-term vision.

From building wealth and planning for retirement to navigating executive compensation and maximizing your benefits, you'll receive valued guidance tailored to your financial needs, priorities, and opportunities.

- Goals-Based Financial Planning
- Personalized Portfolio Management
- Strategic Investment Guidance
- Executive Compensation Planning
- Retirement Income Strategies
- Disney Benefits Expertise

The Strength Behind Your Financial Future+

Partners Retirement and Wealth Management is backed by LPL Financial, one of the nation's leading financial services firms.

$2.3 TRILLION
Advisory and brokerage assets

38 MILLION
Clients and families served

32,000
Investment professionals

30+ YEARS
Serving investors

AWARD-WINNING
Investment research, market insights, and planning resources

Experience You Can Trust

Guided by award-winning investment research, sophisticated planning tools, and timely market insights, your Wealth Advisor is equipped to help you navigate changing markets while keeping your long-term goals at the center of every recommendation.

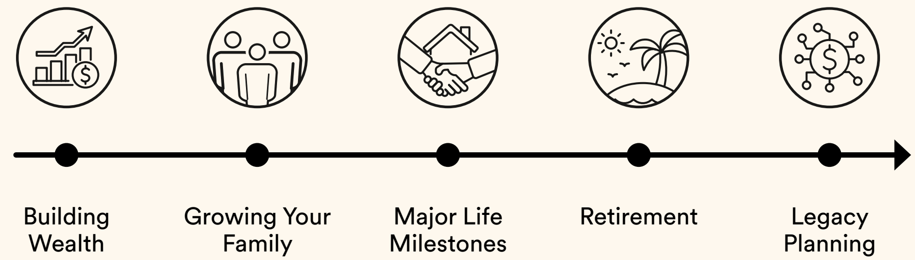
LEARN MORE

MEET THE TEAM

+Data as of 7/17/2026. For details, visit lpl.com/about-us.html.

A Strategy That Evolves With You

As your career, family, and priorities change, your Wealth Advisor provides proactive guidance, adjusts your investment strategy, and updates your financial plan to reflect new opportunities and changing market conditions. It's an ongoing partnership designed to help you build, preserve, and confidently transition your wealth through every stage of life.



PARTNERS! | RETIREMENT AND WEALTH MANAGEMENT

**Your Credit Union ("Financial Institution") provides referrals to financial professionals of LPL Financial LLC ("LPL") pursuant to an agreement that allows LPL to pay the Financial Institution for these referrals. This creates an incentive for the Financial Institution to make these referrals, resulting in a conflict of interest. The Financial Institution is not a current client of LPL for brokerage or advisory services. Please visit https://www.lpl.com/disclosures/is-lpl-relationship-disclosure.html for more detailed information.

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.**

Private Banking Eligibility

Private Banking is our way of rewarding Members who have built a strong financial relationship with us. Eligibility may be established through one of the following pathways:

Eligibility Path	Relationship Requirement	Minimum in Deposits*
Standard Qualification	$500,000 combined deposits and outstanding loan balances*	$100,000
	OR $250,000 in deposits*	----
Disney Leadership *(by invitation++)*	Disney Director level and above	$25,000
Partners Retirement & Wealth Management** *(by invitation++)*	$250,000 or more in Assets Under Management	$25,000

*Private Banking eligibility requires $500,000 combined deposits and outstanding loan balances, excluding Partners Retirement & Wealth Management, with a minimum of $100,000 in deposits, or $250,000 in deposits, excluding Partners Retirement & Wealth Management, or select invitation groups.

++Members admitted through the Disney Leadership or Partners Retirement & Wealth Management invitation pathways receive a 12-month waiver of the standard qualification requirements. To continue Private Banking after the introductory period, Members must meet the standard eligibility criteria.

Take the Next Step

Begin your Private Banking journey today.

LEARN MORE

SCHEDULE AN APPOINTMENT

Federally insured by NCUA. NMLS 442122 EQUAL HOUSING LENDER

1. Members may receive up to the fee reimbursement each month. Unused reimbursement does not carry over. Loan product fees, overdraft service fees, fees charged by other financial institutions, and other fees may be excluded. See partnersfcu.org/disclosures for eligible fees.

2. Charges may be applied by other financial institutions or ATM owner.

3. Private Banking card benefits are based on your Membership status, not your card design. Members who select an alternate design from Partners debit card collection will receive the same benefits, features, and transaction limits.

4. Elevated Private Banking Debit Card transaction limits become effective the day after your card is opened.

5. High Yield Savings – Member must open the account with a minimum deposit of $10,000 and maintain a balance of $10,000 to earn dividends. APY (Annual Percentage Yield) as of 9/1/26 is based on the Member's Relationship Rewards tier, which is determined by qualifying combined household balances and criteria. Rates are subject to change at any time and may change after the account is opened. Fees and other conditions may reduce earnings. Withdrawal limits may apply. Other terms and conditions apply. Accounts are federally insured up to $250,000 by the National Credit Union Administration (NCUA), a U.S. Government agency.

6. APR = Annual Percentage Rate. A Partners Auto Loan is subject to credit approval. The Auto Loan Rate Discount is determined by the Member's Relationship Rewards tier or Private Banking status at the time of loan closing. See Partners Representative for details.

7. A Partners Mortgage is subject to credit approval. Mortgage Lender Credit is available on home purchase loans only. Home equity loans and home equity lines of credit are not eligible. Members may receive a Lender Credit for every qualifying home purchase loan. The amount of the Lender Credit is determined by the Member's Relationship Rewards tier at the time of loan closing.

8. Credit score requirements apply. A minimum credit score of 700 is required for no down payment options. A minimum credit score of 620 is required for low down payment options. Maximum income and loan limits apply. No down payment option available for fixed-rate purchase loans only. Primary residences only. Certain property types are ineligible. For down payments of less than 20%, Mortgage Insurance (MI) may be required, and MI charges may apply. Other restrictions apply.

9. To receive 1% of purchase price back at closing, Members must purchase a home in CA, CT, FL, HI, NJ, NY, or PA using a HomeAdvantage™ real estate agent and finance the mortgage through Partners Federal Credit Union. The 1% credit will be applied toward closing costs on the Credit Settlement Statement and will not be issued as cash to the borrower.

10. After activating Zelle®, contact your Private Banker or Private Banking Support Line to have your Private Banking transaction limits applied. Zelle® and the Zelle® related marks are wholly owned by Early Warning Services, LLC and are used herein under license. Images are representative and may not depict actual products or experiences.

11. Other fees may apply. To learn more, visit partnersfcu.org/compare-rates.

12. With Visa's Zero Liability Policy, you won't be held responsible for unauthorized transactions made with your Visa card. You're covered if your card is ever lost, stolen, or fraudulently used. You must use care in protecting your card and you must notify us immediately of any unauthorized use.

13. Subject to credit approval. Cash back earnings are limited to a maximum of $3,000 annually. Cash advances, balance transfers, fees and interest charges, and convenience checks do not qualify as purchases or earn cash back. Cash back is calculated on net purchases (less credits, returns and adjustments). Cash back earned on purchases will be applied as a statement credit or via ACH to a Partners checking or savings account via My Card Info or by calling the Rewards service number, in accordance with your credit card agreement and disclosure. See credit card Terms and Conditions for full program details. Card must be open and in good standing to redeem cash back. For details, visit partnersfcu.org/legacycreditcard.

14. Partners Federal Credit Union does not charge international transaction fees on eligible purchase transactions. Currency conversion rates established by Visa® may apply. Fees charged by merchants, financial institutions, or ATM operators are not reimbursed.

15. Partners Visa Signature® cardmembers are responsible for the payment of any and all charges associated with any goods, services, reservations, or bookings purchased or arranged by the Visa Signature® Concierge on cardmembers' behalf. Any such purchases or arrangements are solely between the cardmember and the respective merchant, and Visa is not a party to the transaction. All goods and services subject to availability.

16. See full terms and conditions at visasignaturehotels.com/about/benefits.

17. Benefit applies when you use your Partners Legacy Visa Signature® credit card for the purchase.

18. Subject to credit approval. Eligible purchases are purchases minus any credits posted to the account for returns during the billing cycle. Not all transactions are eligible to earn rewards, such as Advances, Balance Transfers, and Convenience Checks. Preferred, Premium, Elite, and Private Banking tiers earn 3x rewards points on gas, groceries, and streaming purchases. Premium, Elite, and Private Banking tiers earn 4x rewards points on travel purchases. Elite and Private Banking tiers earn 5x rewards points on dining purchases. Purchases outside these categories earn the standard 1x rewards points. REV. 08/26

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partnersfcu.org/private-banking