PARTNERS!
FEDERAL CREDIT UNION



ANNUAL REPORT

and Member Impact Statement

Imagine what's possible when we build together.

Imagination becomes reality when vision meets stewardship.

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Dear Partners Members,

We're pleased to share the 2025 Annual Report and Member Impact Statement, highlighting the progress we've made together and reaffirming our commitment to your financial success and long-term stability. This year marks another meaningful chapter in our history, made possible by your trust, engagement, and partnership.

Throughout 2025, we focused on delivering value in the ways that matter most to our Membership. Our priorities included convenience, competitive products and pricing, relevant financial education, strong lending and savings options, and secure, dependable service. Progress across these areas elevated the overall Member experience and made it easier to manage your money and build your financial future with Partners.

Across the country, we broadened engagement by hosting financial wellbeing expos, expanding product offerings, and meeting Members where they work and live. As we grow alongside our sponsor's expansion into new and evolving markets, we remain focused on delivering services tailored to local needs, including expanded mortgage offerings that support homeownership and long-term financial goals.

Financial education remains central to our mission. In 2025, we advanced shared priorities that promote financial wellbeing through education, awareness, and hardship support. As a result, more than 12,000 Members participated in workshops and financial wellbeing programs, $1.2 million was established in emergency savings, and more than 15,000 Members increased their credit score by an average of 3%—demonstrating real impact across every stage of the financial journey.

We continued investing in technology and infrastructure to strengthen service delivery and security. Core system enhancements improved onboarding, making it faster and easier to open accounts and get started, with additional lending platform improvements planned to further streamline the borrowing experience.

Thanks to disciplined financial management and thoughtful strategic decisions, Partners remains exceptionally strong, positioned well above regulatory requirements. This stability allows us to offer competitive rates, invest in enhanced services, and plan confidently for the future, ensuring we continue putting your financial success first, today and in the years ahead.

On behalf of our Board of Directors, executive leadership team, and all Partners employees, thank you for your continued trust. Your financial wellbeing is at the center of everything we do.

Thank you,
Ricky Otey and Jaye Thompson



Ricky Otey
President & CEO



Jaye Thompson
Board of Directors Chairperson

Board of Directors

Made up of volunteers who represent the Partners Membership, the Partners Board of Directors guides and approves the strategic direction of Partners Federal Credit Union. The board meets monthly to review financial reports and expenses and adopt resolutions related to rates, business objectives, and policies.



Jaye Thompson
Chairperson



André Hale
Vice Chairperson



Debbie Bales
Secretary/Treasurer



Jennifer Baucher
Board Member



Olivier Flament
Board Member



Mark Gustovich
Board Member



Cindy Luttrell
Board Member



Tom Tancredi
Board Member



Alden Weiss
Board Member



Jack Yellin
Board Member

Executive Management

The executive management team sets the organization's strategic direction, leads our employees to deliver excellent Member service, and ensures our strategic decisions support Member needs and our long-term financial strength.



Ricky Otey
President
Chief Executive Officer



Karen Spires
Senior Executive Vice President
Chief Financial Officer



Robert Thompson
Executive Vice President
Chief Operating Officer



Brian Kairnes
Executive Vice President
Chief Risk & Lending Officer



Patty Bedard
Senior Vice President
Chief People Officer



Jim Lawrence
Senior Vice President
Chief Revenue & Experience Officer



Darla Morse
Senior Vice President
Chief Digital & Innovation Officer

Financial Report & Income Statement

STATEMENT OF FINANCIAL CONDITION

(as of December 31, 2025)

ASSETS		
Cash and cash equivalents	$	413,129,538
Investments		121,772,201
Federal Home Loan Bank stock		11,145,600
Loans held for investment (net)		2,141,303,095
Accrued interest receivable		4,642,189
Property and equipment		4,348,230
National Credit Union Share Insurance Fund deposit		21,800,416
Other assets		21,179,011
Total assets	**$**	**2,739,320,280**

LIABILITIES		
Liabilities		
Members share accounts	$	2,396,409,239
Accrued expenses and other liabilities		31,168,847
Total liabilities		**2,427,578,086**
Members' equity		
Regular reserve		15,636,145
Undivided earnings		298,207,805
Accumulated other comprehensive loss		(2,101,756)
Total Members' equity		**311,742,194**
Total liabilities and Members' equity	**$**	**2,739,320,280**

STATEMENT OF INCOME AND COMPREHENSIVE INCOME

(as of December 31, 2025)

Interest income		
Loans receivable	$	120,610,814
Investments and interest-bearing accounts		18,667,874
Total interest income		**139,278,688**
Interest expense		
Members' share accounts		43,978,000
Borrowed funds		-
Total interest expense		**43,978,000**
Net interest income		**95,300,688**
Provision (credit) for loan losses		17,330,790
Net interest income after provision for loan losses	**$**	**77,969,898**
Non-interest income		
Service charges and other fees	$	12,214,183
Interchange income		16,591,123
Commission revenue		4,315,573
Wealth management revenue		2,020,176
Gain on sale of loans		32,663
Gain on sale of other investments		45,888
Gain on sale of assets		4,254,909
Other		972,994
Total non-interest income		**40,447,509**
Non-interest expenses		
Compensation and benefits		56,646,326
Operations		16,690,623
Loan servicing		6,733,320
Occupancy		9,283,776
Debit card processing		6,236,028
Communications		2,394,908
Marketing		1,807,798
Total non-interest expense		**99,792,779**
Net income	**$**	**18,624,628**

Dear Members,

We are pleased to present the Annual Report from the Partners Federal Credit Union Supervisory Committee. The purpose of this committee is to provide an independent appraisal of the safety and soundness of credit union operations and activities in accordance with the Federal Credit Union Act and the Partners charter, policies, and procedures.

The Committee engaged the services of Crowe, LLP, a public accounting firm, to evaluate internal controls and perform the testing necessary to attest to the integrity of Partners' financial statements. Additionally, the Committee has oversight of the internal audit function and monitors and reviews audit reports and follow-up, including periodic examinations conducted by the National Credit Union Administration, the regulatory agency for all federally chartered credit unions.

Based on the results of the financial statement audit completed by Crowe, LLP, continuous internal audit work and follow-up, and the most recent review by the National Credit Union Administration, it is the opinion of the Supervisory Committee that Partners is financially strong and in compliance with federal regulations, as well as Partners policies and procedures.

Thank you for your continued trust in Partners Federal Credit Union.

Sincerely,

Tylana Hill
Supervisory Committee Chairperson
Partners Federal Credit Union

SUPERVISORY COMMITTEE

Tylana Hill, Chairperson
Courtney Cappa
Gerry Dunning
Dawn Ellis
Grace Yang

We are your financial Partners *for life.*

Our Vision

Making your financial dreams come true, today and tomorrow

Our Brand Promise



Being Accessible when you need us, where you need us, and how you need us



Advocacy and Education to build your financial health and achieve your dreams



Innovative Products and Solutions that support your financial goals today and tomorrow



Service and Excellence that honors The Walt Disney Company heritage and traditions

Recognized for Excellence

From *Best Places to Work* to *Best Credit Union*, our commitment to excellence has earned recognition for outstanding service and distinction from *Forbes*, the *Los Angeles Times*, and more.



For the third year in a row, *Newsweek* named Partners one of America's Best Credit Unions, recognizing our Credit Union as a standout in the financial services industry.

Partners Impact Award

The **Partners Impact Award** is the most prestigious recognition given at Partners, honoring employees who consistently go above and beyond to deliver exceptional Member and employee experiences.

The criteria states that the nominee should be a financial leader, champion, and advocate, modeling the Partners Core Values and elevating a culture of trust, belonging, and innovation to drive the Partners Mission forward. At its heart, the Impact Award recognizes someone who truly embodies "people helping people," championing financial empowerment, inclusion, and social responsibility in the communities we serve.



In 2025, the honor went to **Jasmin C.** In her role, Jasmin supports employees at every stage of their journey, building confidence, inspiring growth, and helping teams thrive. She has been a driving force in helping our employees embrace change, innovate with confidence, and feel supported every step of the way.









imagine what's possible

Every milestone begins with possibility.
At Partners, we help Members build stability, move forward, and feel confident about what comes next.











The Partners Difference

We offer comprehensive financial services like a traditional bank, but what truly sets us apart is our Member-first, not-for-profit structure. Every dollar we earn is reinvested into our Members, delivering preferred interest rates, lower fees, and enhanced financial resources—ensuring all Members have access to the financial tools they need to succeed.

In 2025

$47mm

provided to Members in direct financial benefits, equivalent to $265 per Member[1]

$1,530 provided to loyal high-use Member households[2] in direct financial benefits

> *We opened a checking and savings account and also got our car refinanced for a lower payment with better interest. I want to give a ginormous shoutout to Kayla who worked with us today. She was absolutely amazing, very patient, extremely kind, and made us feel super welcomed and comfortable the entirety of our time there. Thank you so much for this magical experience and we can't wait to come back and see all the financial offers they have for us in the future!*
>
> **Mackenzie E.**

DID YOU KNOW

Partners began in 1960 as a credit union founded by Studios employees advocating for accessible finances in their creative careers.



Federally insured by NCUA.

Source: Datatrac, NCUA, and America's Credit Unions during the twelve months ending June 2025.

[1] Rates and fees as of 12/2/2025. America's Credit Unions estimates that Partners provided $47,383,601 in direct financial benefits to its 178,827 Members during the twelve months ending June 2025.

[2] Assumes 2.1 Credit Union Members per household. Loyal Members—those who use the Credit Union extensively—often receive total financial benefits that are much greater than the average. A "loyal member" is assumed to have a $30,000, 60-month new auto loan, a classic credit card with an average balance of $5,000, a $200,000, 30- year fixed rate mortgage (a 30-year fixed rate mortgage is replaced with a 5-year adjustable rate mortgage if it yields a greater benefit as it is assumed more in demand), $5,000 in an interest/dividend checking account, $10,000 in a one-year certificate account, and $2,500 in a money market account.

Best-In-Class Service

Your time matters, and so does your experience. That's why we've invested in better access, faster support, new branch locations, and smarter digital tools—so getting help, managing your money, and connecting with us feels more seamless than ever.

Partners Everywhere

Convenient nationwide access through our branches, ATMs, and over 35,000 shared Co-op locations (text 91989 with your zip for a location near you)



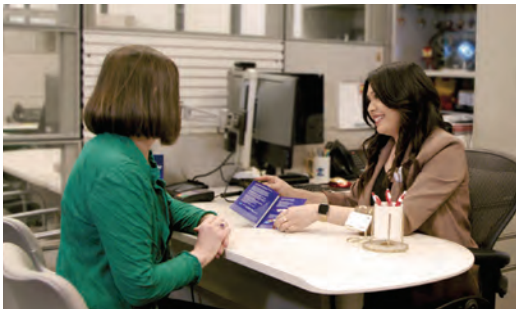


Digital Banking Features

Upgraded capabilities with enhanced navigation and user experience improvements to better meet our Members' evolving needs

Appointments

Over 24,000 appointments scheduled in-branch, phone, or video, providing Members faster service and convenient options



New Member Applications

Introduced a new application platform that allows individuals to become Members in **under five minutes**

Call Center Times

Invested in technology and resources to maintain an average speed of answer of **under one minute**

New Branch Strategy

Training and alignment of Member Experience Professionals at every branch to deliver consistently exceptional service

Imagine if financial stability was within reach.

Whether planning, rebuilding, or seeking support, Partners meets Members wherever they are, every step of the way.

Emergency Fund Certificate

$1.2mm saved, available when needed most

Partners Savings Planner

Members saved an average of **$6,225** for a financial goal or rainy day

Member Assistance Program

Temporary relief for **143** Members during the Los Angeles wildfires and other significant events

Emergency Line of Credit

667 loans provided to Members with unexpected emergency expenses[1]

Credit Score

powered by SavvyMoney

15,261 Members increased their credit scores by an average of 3%

NEW! Credit Builder Loan

Provided opportunity to strengthen credit with on-time payments while building savings

Federally insured by NCUA.

[1]Subject to credit approval.

Your Money Protected

We monitor thousands of transactions every day to help protect Member accounts and often stop fraud before money is ever lost. That said, scams are becoming more sophisticated and if fraud does happen, Partners is here to help secure our Members' accounts and guide them through next steps with care and understanding.

FRIENDLY REMINDER

Partners will never ask for a full login or one-time codes we do not send directly to Members. If something feels off, pause and give us a call.



20,000+
suspicious transactions monitored

12
advanced tools and team members working together to protect Member accounts

$500,000+
prevented losses with proactive fraud protection and monitoring

Imagine possibilities built for life's defining moments.

Lending Solutions

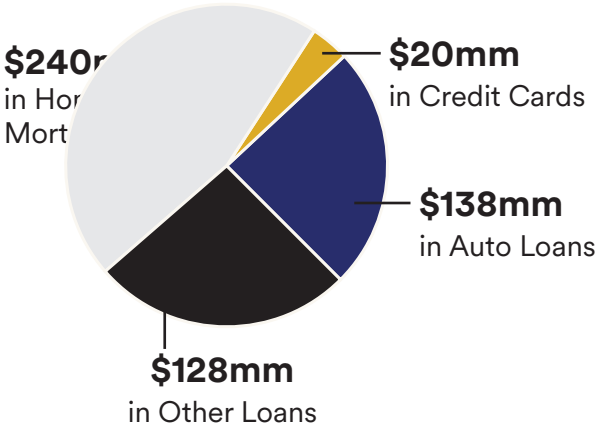
As trusted financial advocates, Partners helps Members succeed with tailored solutions, empowering progress when opportunity meets access.

In 2025

Partners provided

$526mm

in loans to our Members



Auto Loans

Through simple and affordable financing, auto events, and our auto-buying service, we aim to make the car shopping experience easier and more transparent, giving Members the confidence and guidance they need.

- Members save over **$1,400** when they choose Partners for their auto loan[1]
- **586** vehicles delivered to a Partners branch or Member home through our concierge service
- **112** vehicles purchased with trusted financing and pricing during our California Car Sale event

> *I had an amazing experience applying for my HELOC, thanks to the outstanding support of Perla and Evelyn. From the beginning, they were both professional, friendly, and incredibly helpful. They guided me through each step of the process with patience and clarity, making everything feel smooth and stress-free.*
>
> **Claudia D.**

[1]Datatrac as of 4/9/26. $1,402 is the difference between the amount paid in interest between Partners' rate at 4.74% APR (Annual Percentage Rate) compared to 6.43% APR for the National market average over the life of a $30,000 auto loan over 60 months.

Imagine if your someday became today.

Partners makes homeownership possible, offering competitive rates, flexible terms, realtor rewards, and multi-state availability.



Thank you so much for helping us along the journey and explaining everything in detail. We really appreciate your patience as first time home buyers.

I went to the Glendale branch to open an enhanced money market account and stumbled upon the down payment savings promotion. We were talking about purchasing a home back then, so naturally I opened an account just in case. The minimum balance requirement was easy to reach and maintain, which made a decision very easy. One year later, I was able to take advantage of the offer [to purchase our home], which made it worthwhile.

It's been a great experience!

Ping H.

- Almost **400** affordable home mortgages
- Lowered mortgage rates for **83** Members
- Financed over **600** home equities

Expanded efforts to provide mortgages in the quad-state area:

New York, Connecticut, New Jersey, and Pennsylvania

in addition to California, Hawaii, and Florida.

EQUAL HOUSING LENDER NMLS 442122

Built For Every Chapter

From competitive rates to flexible accounts and loan protection options, Partners makes it easier to build and maintain strong habits to support any financial goal so Members can focus on what matters most.

Members Save and Earn More



51,878 Members have access to Early Pay with direct deposit[1]



Members saved **$1.8mm** in lower or removed fees



Members earned high dividends on over **$120mm** in savings, certificate, and money market accounts

Protection Means Peace of Mind



$818,000 in vehicle loan claims paid with Guaranteed Asset Protection & Major Mechanical Protection



$766,000 in claims paid with Partners Loan Protection for auto loans, personal loans, or credit cards during unexpected life events



26,837 Members accessed AD&D coverage paid for by Partners[2]

> *A Member called in without realizing they had payment protection on their loan. After reviewing their situation, I filed a claim for unemployment on their behalf. The claim was approved, and the Member is now receiving $6,000 in backpay benefits. The Member was so grateful and shared that it will really help her through a difficult time.*
>
> **Ashley S.**
> Partners employee

Federally insured by NCUA.

[1]Must be a Partners Member and have payroll set up with direct deposit to a Partners Federal Credit Union account. Eligibility for the early pay program may vary and certain employers may not participate.

[2]Eligible for $2,000.00* Accidental Death and Dismemberment (AD&D) Insurance Coverage paid for you by Partners Federal Credit Union. This product may not be available to residents of all states. Benefits reduce by 50% at age 70 For California Residents: Insurance product offered by Affinion Benefits Insurance Services, Inc. Chubb is the marketing name used to refer to subsidiaries of Chubb Limited providing insurance and related services. Insurance provided by Federal Insurance Company. Chubb, P.O. Box 1600, Whitehouse Station, NJ 08889-1600.

PARTNERS! | RETIREMENT AND WEALTH MANAGEMENT

Partners Retirement and Wealth Management (PRWM) provides personalized financial guidance to help Members achieve their goals at every stage of life. Whether building wealth, navigating a career transition, preparing for retirement, or planning a legacy, Members receive tailored strategies designed around their unique needs. By combining thoughtful planning and investment expertise, Members are empowered to move forward with confidence and clarity.



2025 Highlights

$129.4mm
Net New Assets

$456mm
Assets Under Management

543
New PRWM Members

plus...

The team expanded to **21 team members**, including new Private Consultants in each market area.

Financial Education Workshops

Through our comprehensive financial education program, covering topics such as retirement planning, wealth building, investment fundamentals, trust and estate planning, long-term care, and IRA basics, workshop attendees gain the knowledge and confidence to take control of their financial wellbeing and begin building a more secure, prosperous future.

98
Retirement and Wealth Management sessions

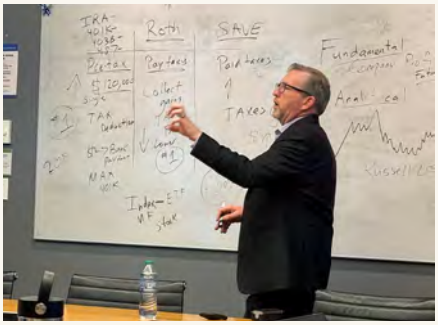
1500+
PRWM workshop attendees

NEW IN 2025

Guided Wealth Portfolios

Newly available in 2025, Guided Wealth Portfolios offer a simple, accessible, and personalized way to invest by combining the convenience of an online portfolio manager with access to experienced wealth advisors. Using advanced technology, the program builds tailored investment strategies aligned to each Member's long-term goals, whether they are just getting started or continuing to grow their savings.





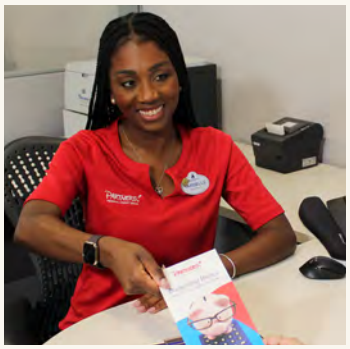


Securities and advisory services are offered through LPL Financial (LPL), a registered investment advisor and broker-dealer (member FINRA/SIPC). Insurance products are offered through LPL or its licensed affiliates. Partners Federal Credit Union and Partners Retirement and Wealth Management **are not** 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.



Imagine the Power of Partnership in Action







Financial Wellbeing

We proudly partner with The Walt Disney Company to empower financial wellbeing across the organization, helping cast and employees feel more confident, supported, and able to thrive at work. Through a combination of financial education, personalized coaching, and meaningful sponsorships, we create opportunities to build strong financial foundations. By investing in financial health, we're helping foster a more engaged, resilient, and happier workforce.





263
Financial Education Workshops

We provided financial workshops throughout the year as requested by leaders, teams, and programs to over 5,200 attendees.

450
Certified Personal Financial Coaching Sessions

We provided one-on-one financial coaching sessions to review personal budget scenarios and develop skills to tackle financial challenges and goals.

$40,000
in Partners Annual Scholarship Awards

Partners made academic dreams come true for Members and their aspiring students. In 2025, we also offered a scholarship to a graduating child of a Partners employee.

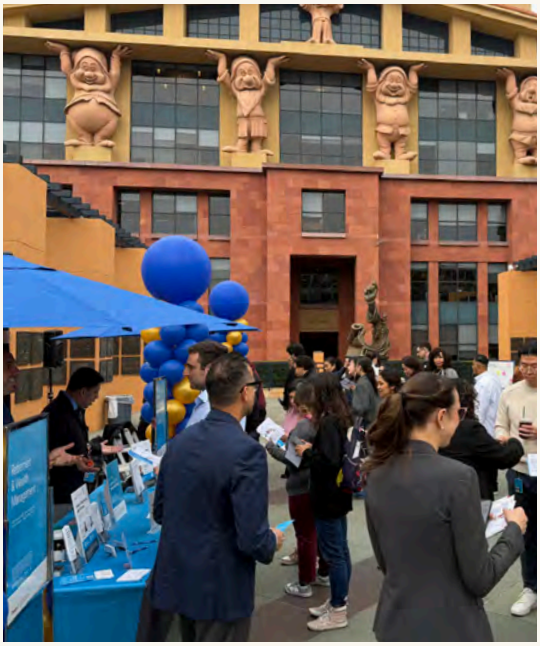
SPOTLIGHT

Financial Wellbeing Resource Expos

At Financial Wellbeing Resource expos, we bring tools, resources, and expert guidance right to our Members, cast members, and employees. In 2025, 37 expos connected attendees with professionals across Retirement & Wealth Management, Private Banking, Home Mortgage, Concierge Auto Buying, Card Solutions, Financial Education, Branch Services, and more.

37

expos hosted across The Walt Disney Company, spanning Burbank & Glendale, CA; 7 Hudson Square, NY; and parks and resorts in Anaheim and Orlando, including Disneyland and Magic Kingdom









16,600+

attended Partners expos to explore everyday financial wellbeing solutions

It is impressive how intentionally Partners invests in our employees. Financial well-being is a powerful driver of employee engagement. When financial stress is reduced and people feel more financially secure, they can redirect their energy and focus toward their work, growth, and overall wellbeing. That kind of investment strengthens individuals, teams, and the organization as a whole.

Tinisha A.
Senior Vice President & Chief Opportunity & Inclusion Officer, The Walt Disney Company

Disney Partnerships

Global Belonging Week

During Global Belonging Week, Partners supported connection mixers centered on appreciation, recognition, and community. The team helped employees explore financial resources while collaborating with Corporate Social Responsibility and Benefits to highlight diversity, equity, and inclusion.



ABC Panel “the scene”

Hosted by Disney Entertainment Television, CONNECT Week celebrated its people and work while promoting career growth and belonging. Partners hosted the panel, *Meet Your Partners: Empower Your Financial Future*, bringing together experts from education, mortgage, and retirement.

Community Engagement

Partners employees are deeply committed to making a difference in the communities where our Members live and work. Throughout the year, employees showed up with passion and purpose—contributing their time, talents, and resources, often partnering alongside Disney employees on causes that matter most to them.

1,000+
volunteer hours contributed by Partners employees

$8,000+
in volunteer grants from employee services

$56,000
in matching gifts unlocked through charitable giving









Member Service Advisory Committee

The Partners Member Service Advisory Committee (MSAC) members provided valuable feedback, insights, strategies, and connections on behalf of cast members and employees of The Walt Disney Company. Multiple divisions across Anaheim, Burbank, and Orlando served as Partners advocates representing parks and resorts, risk, communications, IT, brand, diversity and inclusion, cast activities, facilities, food and beverage, operations, and more.

Sandee Alsup	Anaheim
Charlie Cain	Burbank
Mary Cobb	Anaheim
Marjorie Colas	Orlando
Christina Collins	Burbank
Dan Davidson	Burbank
Ivan Diaz	Orlando
Barry Dillard	Orlando
Susan Dubiel	Orlando
Brian Eastman	Anaheim
Michael Estes	Anaheim
Lorianne Ferry	Anaheim
Nick Filippone	Anaheim
Darryl Franklin	Burbank
Alexa Garcia	Anaheim
Andrae Gill	Anaheim
Virginia Hough	Burbank
Charmaine Howard	Anaheim
Clark Jones	Anaheim
Cosmo Kapoor	Orlando
Alysia Kelley	Anaheim
Julie Kirchen	Anaheim
Steve Milam	Burbank
Mike Miranda	Anaheim
Christopher Mortensen	Anaheim
Ronke Olatunji	Orlando
Riddhi Patel	Burbank
Jimmie Payton	Anaheim
Scott Rench	Orlando
Kartika Rodriguez	Orlando
Ron Silagyi	Anaheim
MaryAnn Smith	Orlando
Terri Somsky	Orlando
Melissa Valiquette	Orlando
Michael Vargo	Burbank
Robyn Vossen	Anaheim
Vivian Ware	Orlando
Monica Weda	Anaheim
Dana White	Anaheim

To our MSAC Members, thank you for the time, insight, and dedication you've shared. Your thoughtful feedback and perspectives have helped strengthen our ability to serve our Members and better understand their financial needs. We truly value the partnership we've built and appreciate your commitment.

Imagine What's Next

Private Banking: Enhanced financial benefits, dedicated expertise, and exclusive access

Certified Personal Financial Coaching: Increased complimentary access to coaches coast-to-coast

New Branch Locations Opening Soon: Davenport, FL, Hamlin, FL, Disney's Animal Kingdom®, and more

New Website: An innovative experience personalized to support financial goals

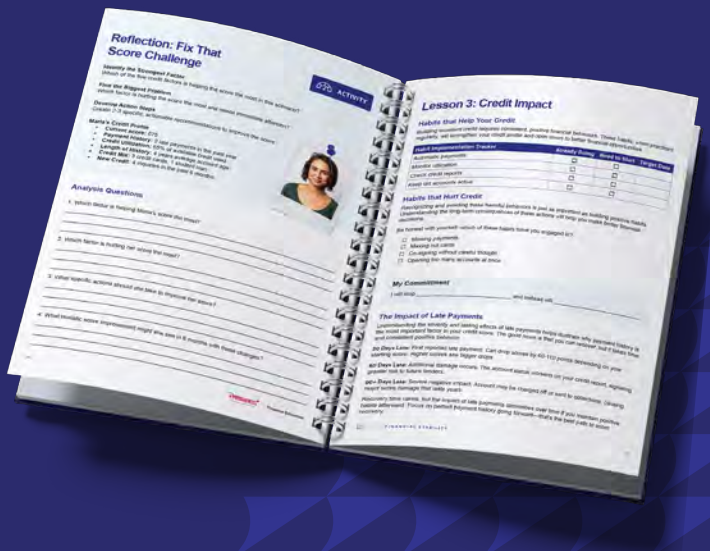
Enhanced Relationship Rewards: Membership loyalty rewarded with more

Visa® Debit Card Designs: New exclusive character-inspired and inclusive debit card designs

path to programs by PARTNERS

Path To Financial Stability

With personalized guidance and customized programs, we are committed to helping our Members reach their financial goals. Through our "Path To" programs, Members will be able to build financial stability and confidently plan for the future—whether buying a car, purchasing a home, or preparing for retirement.





Imagine the Conversation That Changes Everything

CALIFORNIA

Buena Vista Plaza
2411 West Olive Avenue
Burbank, CA

Downtown Anaheim
100 South Anaheim Blvd.,
Suite 100
Anaheim, CA

Grand Central Creative Campus (GC3)*
1201 Flower Street
Glendale, CA

Harbor Pointe*
1313 South Harbor Blvd.
Anaheim, CA

Katella
2401 East Katella Ave.,
Suite 100
Anaheim, CA

Team Disney Anaheim*
700 West Ball Rd.
Anaheim, CA

Walt Disney Studios*
500 South Buena Vista St.
Burbank, CA

FLORIDA

Disney's Hollywood Studios®*
Cast Services Building
Bay Lake, FL

Disney University
5555 North Center Dr.
Lake Buena Vista, FL

Epcot®*
1510 North Avenue of the Stars
Lake Buena Vista, FL

International Drive
13705 International Drive South
Orlando, FL

Lake Buena Vista
1675 Buena Vista Drive
Lake Buena Vista, FL

Magic Kingdom® Park*
1180 Seven Seas Dr.
Lake Buena Vista, FL

COMING SOON!
Davenport
4948 Grandview Pkwy.
Davenport, FL

Disney's Animal Kingdom®*
Pride Rock
Bay Lake, FL

Hamlin
17075 Porter Rd.,
Building D, Suite 120
Winter Garden, FL

*Branches available to The Walt Disney Company cast and employees only.

Hours and services vary by location. Visit partnersfcu.org for branch hours of operation.

MAKING MAGIC SINCE 1960

Together, we write what's next.


Imagine if your bank
believed in fairy tales, too.
PARTNERS!
FEDERAL CREDIT UNION
imagine what's possible