

July 2010

Get The **LOW-DOWN** On Refinancing Your Home

The economy has forced many of our members to search for ways to trim their budgets over the past couple years, and refinancing your home is a great way to save money on a monthly basis.

By refinancing your mortgage you have the opportunity to lock in today's low interest rates for up to 30 years. This could save you thousands of dollars over the course of the loan. If you currently have an adjustable rate, refinancing can also eliminate the worry of rising mortgage payments.

As a credit union, Partners Financial FCU is member owned, which means our goal is to serve you with your best interests in mind. We will provide you with a sensible mortgage program that will give you the peace of mind you deserve. If you want to refinance your home and take advantage of today's low interest rates before they begin to rise now is the time to take action.

To apply or for more information on our low interest rates, call us, stop by your local branch, or visit us online at www.partnersffcu.org.

www.partnersffcu.org



Point, Click And Relax

Now you can manage your money without leaving home! With our Online Banking service, you can use your computer to view your account balances, transfer funds from one account to another, see if a check has cleared and much more.

That's not all! We offer Online Bill Pay and free E-Statements for even more convenience.

Online Bill Pay is free with E-Statement enrollment and monthly Direct Deposit or ACH transaction(s). With Bill Pay you can:

- Pay bills immediately or schedule for a future date
- Set up an automatic schedule for recurring payments
- Send money to virtually anyone, anywhere

So next time you want to avoid rush hour or save some gas money and postage, manage your Partners Financial Federal Credit Union accounts online with our secure, reliable and user-friendly Online Banking and Online Bill Pay. **Plus, sign up for E-Statements and receive \$10!**



Lunch & Learn Seminar



Alternatives to CDs

Options for positioning your investments into short, intermediate and long term allocation needs

Tuesday, July 27th • 12pm – 12:45pm

VA Center Branch
1204 New York Ave.
Glen Allen, VA 23060

and

Wednesday, August 4th • 12pm – 12:45pm

C & O Branch
8721 Staples Mill Road
Richmond, VA 23228

Lunch will be provided. Seating is limited, so reserve your seat today! For questions and to RSVP please contact Reggie Moore
(804) 592-2378 or
reggie@priceperkins.com

Consider the investment objectives, risks, charges, expenses and tax implications associated with any security before investing. Additional information about municipal fund securities is available in the issuer's official statements. The official statement should be read carefully before investing. Certain investments are accompanied by prospectus or other offering documents. These should also be read carefully before investing. This does not constitute an offer to buy or sell any security. Brokerage services provided by Price Perkins through Prospera Financial Services, Inc., member FINRA/SIPC and not by Partners Financial Federal Credit Union. The customer will be dealing solely with Price Perkins through Prospera Financial Services with respect to brokerage services. Accounts carried by First Clearing, LLC, member FINRA/SIPC. Securities are not NCUSIF Insured/Not NCUA or Credit Union Guaranteed/May Lose Value.

PRICE PERKINS, LLC

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Glen Allen, VA 23060

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New Overdraft Rules for Debit & ATM Cards:

What You Need To Know



The Basics

An overdraft occurs when you make a purchase or ATM transaction but don't have enough money in your account to pay for it. For a fee, Partners' overdraft protection plan will cover qualified members when their account is overdrawn. This fee can apply each time you overdraw your account.

There are two types of overdraft services:

Standard Overdraft Service

You may link to your savings account to cover transactions when you overdraw your account; however, you are only allowed up to six instances per month. You will not be charged an overdraft fee to have transactions covered by your savings account.

Overdraft Protection Plan

Your transaction will be covered for a flat fee of \$30 each time you overdraw your account. Your account cannot be overdrawn more than \$750 in a month and you must qualify in advance to participate in the plan.

The New Rules

Under the new Federal Reserve rules, you will have the ability to opt-in or out of having your everyday debit card* and ATM transactions covered by an overdraft protection plan.

Existing account holders must opt-in by August 15, 2010 in order to have everyday debit card and ATM transactions covered. Otherwise, these transactions will be declined when you don't have enough money in your account.

New accounts opened on or after July 1, 2010 must opt-in before having everyday debit card and ATM transactions covered by an overdraft protection plan.

The new rules do not cover checks or automatic bill payments that you may set up for paying bills such as your mortgage, rent, or utilities. If you do not wish to have these transactions covered by standard overdraft services or an overdraft protection plan, you have the ability to opt-out at any time.

*Everyday Debit Card Transactions – purchases made with your debit card on a day-to-day basis (excludes checks, automatic and recurring bill payments).

Rock Your Checking With Imagine Tunes Checking



Now you can love iTunes® while loving your checking account! With Imagine Tunes Checking from Partners Financial FCU you get:

10 iTunes® Download credits each month!* **and** **5 iTunes® Download credits just for signing up!*** **PLUS** **Nationwide ATM fee refunds**** **and** **No minimum balance requirements**

Simply make 10 signature-based debit card purchases per month, access online banking and receive monthly E-Statements to qualify. Rock on at www.imagnetunes.com.

*Enjoy up to 5 iTunes® downloads (based on 5 downloads at \$0.99/ea for max refund of \$4.95) with initial account opening regardless of qualifications. Downloads must be purchased within 60 days of account opening to receive refund. Enjoy up to 10 iTunes® downloads (based on 10 downloads at \$0.99/ea for max refund of \$9.90) the following month that account qualifications are met. Sales taxes may apply potentially reducing the number of downloads reimbursed. Monthly downloads expire in 30 days. If you do not meet the qualifications per cycle, your account will still function as a free checking account; however, it will not earn iTunes® download credits or receive ATM fee refund for that time period. No minimum balance required. Available to personal accounts only. iTunes® must be purchased with your debit card associated with your Imagine Tunes checking account. **ATM fee refunds up to \$25 per statement cycle when qualifications are met. iTunes is a registered trademark of Apple, Inc. The program is not endorsed by iTunes® or Apple® nor is there any actual or implied joint venture, partnership or relationship of any kind between Partners FFUCU and Apples® iTunes®. Patent Pending, BancVue.

Imagine A *Greener World*

Did you know you can earn GREEN while being GREEN? It's true- with our free Imagine Checking™ account and our Imagine Savings account, you can earn more and save more while using our online banking services and reducing paper waste.

TO QUALIFY FOR THE REWARDS SIMPLY:

- Make 10 signature-based (non-pin) debit card purchases per month
- Enroll and receive electronic statements
- Have at least one direct deposit (ACH transaction accepted if direct deposit qualifications can not be met)
- Access online banking



The interest from your Imagine Checking™ and your nationwide ATM fee refunds* are automatically deposited into your Imagine Savings, where you earn interest a second time! It's that simple! Visit www.imaginechecking.com to start your green savings today.

* ATM refunds up to \$25 per statement cycle if qualifications are met.

Summer Savings Made Simple

Don't let everyday errands, travel expenses and school supplies empty out your wallet! Keep your Partners Financial VISA Platinum Card on hand for your every need this summer and enjoy:

- A non-variable rate as low as **8.85% APR***
- No Annual Fee, No Cash Advance Fee
- 24/7 customer service and lost/stolen reporting
- 24/7 online access to your card transaction and payment history (enrollment required)
- Rewards Program available

Make our VISA Platinum Card your card of choice. Give us a call, stop by any branch, or visit us online at www.partnersffcu.org for more information or to apply today.

* APR = Annual Percentage Rate. Quoted rate is the lowest available rate. Your rate will be based on your credit history and may be higher. Rates and terms subject to change with required notice.

BRANCH LOCATIONS

VIRGINIA CENTER BRANCH

Corporate Office, Disaster Recovery Site
1200 New York Ave. Glen Allen, VA 23060

Lobby Hours:

Mon. Tues. Thurs. Fri. 9 am – 5 pm
Wed. 10 am – 5 pm
Sat. 9 am – 12 pm

Drive-Thru Hours:

Mon. Tues. Thurs. Fri. 7:30 am – 6 pm
Wed. 10 am – 6 pm
Sat. 9 am – 12 pm

C&O BRANCH

8721 Staples Mill Rd. Richmond, VA 23228

Lobby Hours:

Mon. Tues. Thurs. Fri. 8:00 am – 4 pm
Wed. 10 am – 4 pm

Drive-Thru Hours:

Mon. Tues. Thurs. Fri. 7:30 am – 6 pm
Wed. 10 am – 6 pm

FEDERAL BUILDING BRANCH

(In the Federal Building)

400 North 8th St., Ste. 117 Richmond, VA 23219

Hours: Mon. Tues. Thurs. Fri. 9 am – 4 pm
Wed. 10 am – 4 pm

ROCKWOOD PARK BRANCH

3640 Call Federal Dr. Midlothian, VA 23112

Lobby Hours:

Mon. Tues. Thurs. Fri. 9 am – 5 pm
Wed. 10 am – 5 pm
Sat. 9 am – 12 pm

Drive-Thru Hours:

Mon. Tues. Thurs. Fri. 8 am – 6 pm
Wed. 10 am – 6 pm
Sat. 9 am – 12 pm

SOUTHERN STATES BRANCH

5516 Falmouth St., Ste. 101 Richmond, VA 23230

Hours: Mon. Tues. Thurs. Fri. 8 am – 4 pm
Wed. 10 am – 4 pm

REYMET BRANCH

2124 Reymet Rd. Richmond, VA 23237

Lobby Hours:

Mon. Tues. Thurs. Fri. 8 am – 4 pm
Wed. 10 am – 4 pm

Drive-Thru Hours:

Mon. Tues. Thurs. Fri. 7:30 am – 5 pm
Wed. 10 am – 5 pm

P: (804) 649-2957

Phone Pal: Local: 804-225-0178

Toll Free: 800-684-2025

NCUA Your savings federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government

National Credit Union Administration, a U.S. Government Agency



Your savings are federally insured to at least \$250,000 and backed by the full faith and credit of the United States Government. NCUA, National Credit Union Administration, a U.S. Government Agency. We do business in accordance with the Federal Fair Housing Law and the Equal Credit Opportunity Act. A quarterly publication of **Partners Financial Federal Credit Union – Third Quarter 2010**

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Find over 70,000 ATM locations at www.cu24.com

Deposits to your PFFCU account can be made at Credit Union 24 ATMs, and surcharge-free withdrawals can be made at CU HERE ATMs.

ATM Skimming Alert

Law enforcement agencies, identity theft experts, ATM acquirers and Credit Union 24 participants have reported an increase in ATM Skimming and Fraud this year, especially in the southeastern United States. According to the ATM Industry Association, card skimming is defined as "the unauthorized capture of magnetic stripe information by modifying the hardware or software of a payment device, or through the use of a separate card reader."

What should you do?

- Protect and shield your PIN
- Report any non-working or jammed ATMs
- Check your financial statements regularly for fraudulent transactions

www.partnersffcuc.org

P.O. Box 887 • Glen Allen, VA 23060
(800) 321-5617



ATMS

THE FEDERAL BUILDING

400 North 8th Street, Suite 117
Downtown Richmond

FORT PICKETT EXCHANGE BUILDING

2204 West Parade Street
Blackstone

THE FEDERAL RESERVE BANK OF RICHMOND

701 East Byrd Street

THE FEDERAL RESERVE BANK, CHARLOTTE

530 East Trade Street

SOUTHERN STATES COOPERATIVE

6606 West Broad Street
Richmond

REYMET BRANCH

2124 Reymet Road
Richmond

VIRGINIA CENTER

1200 New York Avenue
Glen Allen

Holiday Closings

INDEPENDENCE DAY

[Sunday, July 4]

**PFFCU will be closed on
Monday, July 5th**

LABOR DAY

[Monday, September 6]

COLUMBUS DAY

[Monday, October 11]