



FPCU INSIGHTS



Financial Checkup Time:

4 Numbers Every Family Should Know

Just like a routine visit to the doctor helps you stay healthy, a financial checkup can keep your money in good shape. Knowing the key numbers that reflect your financial health can make it easier to plan for the future, avoid surprises, and feel confident about your decisions. >> [Read More Pg 2](#)

We're Honored to be Recognized



In this Edition:

4 Numbers Every Family Should Know

Auto Loan

Signs It Might Be Time to Refinance

Free Checking

Is Your Emergency Fund Ready for 2026?

About Us

Upcoming Community Events

Here are **4** numbers every family should know:

- 1 Credit Score** - Your credit score affects everything from loan approvals to interest rates. Keeping track of your score helps you understand your borrowing power and identify areas for improvement.
- 2 Savings Balance** - Whether it's your emergency fund, a vacation account, or a savings goal, knowing how much you have set aside ensures you're prepared for both planned and unexpected expenses.
- 3 Debt-to-Income (DTI) Ratio** - This number compares what you owe each month to what you earn. A healthy DTI shows you have flexibility in your budget and can manage new financial goals responsibly.
- 4 Monthly Expenses** - Understanding where your money goes helps you identify opportunities to save, reduce debt, or redirect funds toward long-term goals.

Keeping tabs on these numbers doesn't have to be overwhelming. Review them monthly or quarterly, make note of any changes, and use them to guide decisions about loans, savings, and spending. Even small adjustments can add up to big improvements over time.

 With tools like the **Financial Partners Digital Banking app**, tracking balances, checking your DTI, and monitoring savings is easier than ever. By knowing these four numbers, you gain a clear picture of your financial health—and the confidence to make choices that support your family's goals.

A simple checkup today can lead to smarter financial decisions tomorrow. Take a look at your numbers, make a plan, and stay on track for a strong financial year.

AUTO LOANS MADE EASY

Lower Your Monthly Payment

- ✓ Low auto loan rates
- ✓ Fast funding when you need it
- ✓ No payments for 90 days

Refinance Options Available!

90 days no payments require a minimum credit score of 630. Interest will continue to accrue during the 90-day deferment period.



Are You Paying Too Much in Interest? Signs It Might Be Time to Refinance



Feeling like your monthly payments are eating up more of your budget than they should? Whether it's an auto loan, a personal loan, or a credit card balance, high interest rates can quietly drain your finances over time. The good news is that refinancing could be a way to save money, reduce your monthly payments, or even pay off debt faster.

Refinancing essentially means replacing your current loan with a new one—usually at a lower interest rate or better terms. This can make a big difference, especially if your credit score has improved since you first took out the loan or if market rates have dropped.

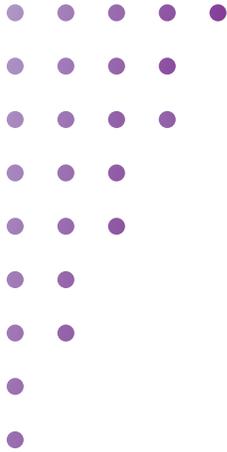
Here are a few signs it might be time to consider refinancing:

- ✔ Your interest rate is higher than current rates. A lower rate could save you money immediately.
- ✔ Your credit score has improved. Better credit often opens the door to more favorable loan terms.
- ✔ You want to pay off your loan faster. Refinancing might allow you to shorten the term and save on total interest.
- ✔ Your monthly payment feels unmanageable. Even a small reduction can relieve stress and free up funds for other goals.



Refinancing doesn't have to be complicated. Start by reviewing your current loan rates and balances, then reach out to a trusted financial partner who can help explore your options. A specialist can walk you through the numbers and help you decide whether refinancing is the right move for your situation.

Making a switch at the right time could save you hundreds—or even thousands—over the life of your loan. By keeping an eye on interest rates and your own financial situation, you can make smarter choices that put more money back in your pocket. At Financial Partners, our experts are ready to help you find the solution that fits your budget and life goals.



FREE CHECKING + REWARDS

- ✔ No monthly fee, no minimum balance
- ✔ Get paid up to 2 days early
- ✔ Earn reward points for everyday spending



Everyday Banking Made Easy

Free Checking: Minimum opening deposit of \$25. Direct deposit required to get paid 2 days early.
© 2026 Financial Partners Credit Union. All rights reserved.



Is Your Emergency Fund Ready for 2026?

Here's a Simple Way to Build One



Life is full of surprises—sometimes delightful, sometimes not so much. A flat tire, an unexpected medical bill, or a last-minute home repair can throw even the best-laid plans off track. That's where an emergency fund comes in. Think of it as your financial safety net: money set aside just for life's unexpected moments.

Experts generally recommend having three to six months' worth of living expenses saved, but starting small is perfectly fine. Even a modest emergency fund can give you peace of mind and prevent debt from piling up when life throws you a curveball.

Building an emergency fund doesn't have to be complicated. Here are a few simple ways to get started:

-  **Set a small goal to start.** Even \$25 or \$50 a week adds up faster than you might think.
-  **Keep the fund separate.** Consider a dedicated High-Yield Savings account so your emergency money isn't mixed in with your everyday checking.
-  **Track your progress.** Seeing your balance grow can motivate you to keep saving, even in small increments.
-  **Use windfalls wisely.** Tax refunds, work bonuses, or gift money can give your emergency fund a meaningful boost.

For busy families, the benefits go beyond just numbers. Knowing you have a cushion available can reduce stress, improve decision-making, and help you focus on the things that matter most. Plus, with a High-Yield Savings account at Financial Partners, your money grows faster while remaining accessible when you need it most.

Even if you start small, every dollar you save today builds security for tomorrow. Take a look at your budget, find a little room to set aside, and watch your emergency fund grow—2026 is a great year to be prepared.

About Us

For nearly 90 years, Financial Partners Credit Union has been dedicated to helping Californians achieve their financial goals. We provide all the services you'd expect from a large bank, but with lower loan rates, higher savings rates, and fewer fees.



MEMBER PERKS THAT HELP YOUR MONEY GO FURTHER



Over **\$34,000,000**

provided in direct financial benefits to members



\$775/Year

per household



\$1,295

per engaged member

America's Credit Unions Report.

START YOUR BETTER FUTURE TODAY BANK SMARTER WITH FINANCIAL PARTNERS

Convenient Access

- ✓ **30,000+ Surcharge-Free ATMs** - 7-Eleven, Costco, Rite-Aid & more
- ✓ **5,600+ Shared Branches** - CO-OP network locations nationwide.
- ✓ **Mobile Payments** - Apple Pay, Google Pay, Samsung Pay. FPCU.org/mobile-payments



24/7 Banking

- ✓ **Mobile & Online Banking** - Deposit checks, pay bills, transfer funds, and apply for loan.
- ✓ **Bank-By-Phone** - Call 800.950.7328, option 1.
- ✓ **Apply Anytime** - FPCU.org

Find locations near you: FPCU.org/locations.

UPCOMING COMMUNITY EVENTS

February 28	TLC 5K Race	Apollo Park, Downey	8am to 11am
March 28	Hoppin Hills	Laguna Hills Community Ctr.	9am to 11am
April 25	Paws for the Planet	Laurel Park, Los Alamitos	9am to 12pm
April 26	Taste of Huntington Beach	HB Outdoor Sports Complex	12pm to 4pm

Save Time And Money, Contact Me Today!

