



FPCU INSIGHTS



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Spooktacular Savings: How to Keep Holiday Fun Without Scaring Your Wallet

The last few months of the year are packed with celebrations—**Halloween costumes, Thanksgiving feasts, holiday travel, and plenty of gift-giving**. While it's a season full of joy, the expenses can pile up quickly if you're not careful. The good news? With a little planning, you can keep the fun flowing without frightening your budget.

Start with a **seasonal spending plan**. Decide ahead of time how much you'll dedicate to **costumes, decorations, travel, and gifts**. Breaking your budget into smaller categories helps you stay in control and avoid surprises.

When it comes to celebrations, **creativity goes a long way**. Instead of buying new every year, **mix and match decorations you already own or swap with friends and neighbors**. For family fun, try **budget-friendly activities** like a neighborhood costume swap in October, a potluck Friendsgiving in November, or a cookie-baking exchange in December. These simple traditions create memories while keeping costs manageable.

Holiday shopping is another area where savings add up. **Start early to take advantage of sales**, and consider setting aside a little from each paycheck into a special holiday savings account. Even a small cushion can **reduce stress when it's time to buy gifts**.

A few smart moves can help stretch your holiday budget:

- ✓ Buy candy or bulk items with a friend and split the cost
- ✓ Choose DIY gifts or experiences instead of pricey store-bought items
- ✓ Travel midweek or book early for better airfare and hotel rates
- ✓ Use rewards points or credit card perks to cover part of your expenses

The holidays should be about connection, not financial stress. By planning ahead and making thoughtful choices, you can keep the season merry, memorable, and affordable.

No matter how you celebrate this season, we're here to support you with tools, tips, and guidance to help keep your finances on track—so you can focus on making memories with the people who matter most.

EVERYDAY BANKING MADE EASY

FREE CHECKING + REWARDS

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



Free Checking: Minimum opening deposit of \$25. Direct deposit required to get paid 2 days early.
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Holiday Hosting on the Horizon? How a HELOC Can Help You Upgrade Before Guests Arrive



The holidays are a time for gathering with family and friends, and if you're hosting, it's natural to want your home to feel warm, comfortable, and welcoming. Whether that means sprucing up your guest room, refreshing your kitchen, or finally tackling that outdated bathroom, preparing your home in advance can make the season less stressful and a lot more enjoyable.

Of course, home upgrades—big or small—require an investment. That's where a **Home Equity Line of Credit (HELOC)** can make a real difference. A HELOC lets you borrow against the equity you've built in your home, giving you flexible access to funds when you need them most.

Unlike a traditional loan, a HELOC works more like a credit card. You can draw funds as needed—say for new furniture, fresh paint, or even that big dining table you've been eyeing—and you'll only pay interest on what you actually use. That flexibility makes it easier to stay in control of your budget while still checking off your home improvement to-do list.

Think of the possibilities:

- ✔ A modern kitchen refresh so holiday cooking feels like a joy, not a chore
- ✔ An updated bathroom to make guests feel right at home
- ✔ A cozy outdoor space for fireside gatherings
- ✔ New flooring or paint to give your home a fresh look before company arrives



By using a HELOC to get your home holiday-ready, you're not only creating a better experience for your guests, you're also investing in improvements that can increase your home's long-term value. And since many HELOCs come with competitive rates and repayment options, it can be a smart way to manage expenses without taking on high-interest debt.

This holiday season, make sure your home is ready for every moment of laughter, conversation, and celebration. With a HELOC, you can enjoy the upgrades now and pay them off on your own schedule.

If a HELOC sounds like it could make your holiday season a little easier, our team is here to answer your questions and help you get started.

FLEXIBLE FINANCING FOR YOUR
FALL PROJECTS AND GOALS

HOME EQUITY LINE OF CREDIT



4.99

%
APR
6
MO.

- ✓ Consolidate high-rate debt
- ✓ Finance big projects
- ✓ Go bigger — borrow up to \$500K
- ✓ Earn Reward Points



APR = Annual Percentage Rate. Based on owner-occupied, California primary residences or second home only. Homeowner's Insurance is required. HELOC: A Home Equity Line of Credit is secured by your home. Fixed Intro Rate as low as 4.99% APR valid for 6 months; after which will change to the regular rate (currently as low as 7.25% to a maximum APR of 18.00%). "Regular" rate after intro rate is variable. Loan subject to borrower and property qualifications, not all applicants may be approved. Rates and terms as of 10.01.2025 and are subject to change without notice. Not all borrowers will qualify for these rates. Conditions, restrictions, and terms may apply. APEX Reward Points: Earn one point for every one (1) dollar advanced in the first 90 days after loan opening, up to 2,500 APEX Points maximum per loan. Financial Partners Credit Union membership is required. © 2025 Financial Partners Credit Union. All rights reserved.



AS SEEN IN
Forbes & Fortune

CALIFORNIA'S LEADING CREDIT UNIONS

Smarter Banking, Stronger Communities

Financial Partners Credit Union provides families with personalized financial solutions and expert guidance.

When Nader Moghaddam transitioned from executive roles at major banks to the credit union movement, he wasn't just making a career change—he was aligning with a different, people-oriented philosophy. Today, as President and CEO of **Financial Partners Credit Union**, he leads an organization that has grown into one of California's most dynamic and purpose-driven financial institutions.

"Everything we do is focused on helping families reach their goals," says Moghaddam. "Our job is to deliver real value to help members save money, make money, and save time."

That's not just a tagline. According to a recent industry study, Financial Partners returned over **\$28 million in direct financial value** to its members last year through better loan and deposit rates, reduced fees, and personalized financial guidance.

"We offer the same digital capabilities and financial sophistication as the big banks," Moghaddam says, "but we combine it with heart and purpose. It's not just banking—it's building better lives."

Making a Difference for Families

Founded in 1937, Financial Partners now serves more than **93,000 members** and holds over **\$2.3 billion in assets**. Its product suite spans the full range of consumer financial services, from high-yield savings and low-rate lending to wealth management, insurance, and rewards for everyday banking. What truly differentiates Financial Partners, says Moghaddam, is how it integrates financial services with member advocacy: "It's not just about access to products, it's about improving outcomes."

That philosophy is driven by the credit union's vision of **Building Lifetime Financial Partnerships**—a commitment to being there for members at every stage of their lives, whether opening their first checking accounts, saving for a home, building a college fund, or planning for retirement. "We don't just open accounts," says Moghaddam. "We build



relationships and look for ways to create real, measurable impact."

Moghaddam shares one story of a member navigating a difficult time after multiple family losses. The credit union helped consolidate her debt and reduce payments by more than **\$12,000 annually**, giving her family breathing room and a path forward.

Investing in the Community

Financial Partners' impact extends well beyond individual members. "We believe that strong communities and strong members go hand in hand," says Moghaddam. Giving back is central to the credit union's identity.

That commitment is evident in Financial Partners' growing footprint in financial education. In 2024 alone, the credit union led more than 70 financial literacy workshops in area schools, equipping students with vital knowledge about budgeting, saving, and credit. The credit union also sponsors Girls in STEM clubs, opening doors for young women to explore careers in science, technology,

engineering, and math—fields where diversity is still lacking.

The credit union also assists in supporting health care initiatives. Through support of Children's Hospital of Orange County, Children's Miracle Network Hospitals, and Rancho Los Amigos Rehabilitation Center, Financial Partners helps fund critical care for children and families in need.

Despite its growth, Financial Partners remains rooted in its founding purpose of people helping people. "It's all part of the same goal," Moghaddam says. "Whether it's through education or the financial services we provide, we're on a mission to make a meaningful difference for our members and our communities."



844-TRY-FPCU | fpcu.org

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



\$27,000,000

provided in direct financial benefits to members



\$626/Year

per household



\$2,300

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
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24/7 Banking

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Find locations near you: [FPCU.org/locations](https://fpcu.org/locations).

UPCOMING COMMUNITY EVENTS

November 8	Long Beach Exchange Tree Lighting	Long Beach Exchange	12pm to 8pm
November 22	Seal Beach Turkey Trot	Main Street, Seal Beach	6am to 10am
December 6	Winter Wonderland	Pine Street, Los Alamitos	4pm to 7:30pm
December 7	Downey Christmas Parade	Downey Avenue, Downey	1pm to 3pm
December 13	Rossmoor Winter Festival at Rush Park	Rush Park, Los Alamitos	4pm to 9pm

Save Time And Money, Contact Me Today!

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Join today: fpcu.org/gina

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