

Explore how Fidelity® Investments and Partners Federal Credit Union can help you prepare for the unexpected.



Disney is committed to providing financial education, tools, and resources to help employees and Cast Members learn how to **Manage** everyday needs, **Save** for today and tomorrow, **Invest** to maximize, & **Protect** for the unexpected.

Who they are



Fidelity Investments provides administrative and recordkeeping services for your retirement plans, which are an important benefit. With more than 65 years of financial services experience, Fidelity can help you put a plan in place that balances the needs of your life today with your vision for tomorrow.



Partners Federal Credit Union is Disney's credit union for The Walt Disney Company Cast Members and families. Partners offers financial products and services to help you along in your financial journey, including how to best be prepared for the unexpected.

Together, Fidelity and Partners are providing you with resources to help you prepare and save for your future!

If you are short on time, energy, and/or money, take a few minutes to review one of the options below to determine what works best for you to start saving today.



Emergency Savings

[Emergency Savings via Fidelity](#)

A topic page and calculator help identify the right amount of emergency savings.

[Emergency Line of Credit via Partners](#)

As a Partners Member, you can apply for a line of credit to be prepared with access to immediate cash in moments of need. We understand that unexpected expenses happen, and we offer our members a better way to borrow funds in case of emergencies.

- \$500 unsecured line of credit
- 60-day 0% Intro Rate¹
- Must be a Partners Member to apply²

To open an Emergency Line of Credit, call us at **800.948.6677**, visit a branch, or [schedule an appointment](#) with a Partners Representative today.

Partners Savings Planner tool

[Emergency Savings via Partners](#)

Step-by-step Partners Savings Planner tool to help you create your emergency savings plan.[†]

Use this tool to:



Set an emergency savings goal



Create an account



Establish automatic funding

The tool will walk you through the steps!

Continue reading for more in-depth resources:

Explore the educational videos, articles, and resources below.

**Educational Resources****[Preparing for Emergencies](#)**

A four-question experience through Fidelity helps prepare for the unexpected.

[Create a Budget](#)

A Fidelity guide to creating a budget that works for you.

[How to Balance Debt, Saving, and Investing](#)

This Fidelity article shows how to think about managing many financial priorities.

[Partners Wellbeing](#)

An innovative and engaging online finance platform with budgeting and money management tools, courses, articles and more.

[1:1 Financial Coaching](#)

With one of Partner's expert Certified Personal Financial Counselors, you will have the opportunity to take a look at your whole budget scenario and develop skills to help you tackle your own personal financial goals.

**Workshops****[Create Your Rainy Day Fund](#)**

Find tips to prepare for financial emergencies from Fidelity.

[Create Your Emergency Savings Fund](#)

A compelling video from Fidelity showing you how to get started.

[Budgeting Essentials](#)

Determining how much to allocate towards your savings goals all begins with how you budget your money. Once you can map out where your money is going, you can feel confident knowing how much you can apply towards your savings goal. For guidance on how to build your budget, view Partners on-demand Budgeting Essentials workshop.

**Flexible Products to Help Fund Your Emergency Account****[Fidelity® Cash Management Account \(FCMA\)](#)**

FCMA is a convenient alternative to a bank account and can be a simple way to get an emergency savings account up and running.

[Checking or Savings Account\(s\) at Partners](#)

Visit your nearest **Partners branch** or **schedule an appointment** to open yours today![†]

[Fidelity Goal BoosterSM](#)

This digital platform works with FCMA* to help with setting, funding, and achieving emergency savings goals.

Fidelity makes no guarantees that the information supplied by Partners Federal Credit Union is accurate, complete, or timely.

Keep in mind that investing involves risk. The value of your investment will fluctuate over time, and you may gain or lose money.

Zero account minimums and zero account fees apply to retail brokerage accounts only. Expenses charged by investments (e.g., funds, managed accounts, and certain HSAs) and commissions, interest charges, or other expenses for transactions may still apply. See [Fidelity.com/commissions](https://www.fidelity.com/commissions) for further details.

The Fidelity Cash Management account is a brokerage account designed for investing, spending and cash management. Investing excludes options and margin trading. For a more traditional brokerage account, consider the Fidelity Account.

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[†] Federally insured by NCUA.

¹ APR = Annual Percentage Rate. The 60-day 0% Introductory Rate is available for a period of 60 days, up to the limit on the Line of Credit. Interest will be charged at Standard APR to any outstanding balance on the 61st day after first draw if the balance is not paid in full at the expiration of the intro period. See Loan Agreement for details. Rates are subject to change. Some restrictions apply. Requires employment verification and is subject to other underwriting factors.

² Must be a Partners Federal Credit Union Member to take advantage of Credit Union products, services, and benefits. Visit partnersfcu.org for membership eligibility. A one-time \$5 Membership fee may apply.

* In Goal Booster, other accounts or products may be available for other goals depending on the goal duration.

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