



Emergency Savings:

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

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

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 via Fidelity

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

Emergency savings via Partners

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

Use the Partners Savings Planner tool to:



1. Set an emergency savings goal
2. Create an account
3. Establish automatic funding

The tool will walk you through the steps!

Emergency Line of Credit via Partners

In moments of need you can access your Partners Emergency Line of Credit.§

- \$500 unsecured line of credit
- Must be a Partners Member to apply
- Must complete 15-minute budgeting on-demand course
- One time 60-day no interest for first advance

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 Your Emergency Savings Fund

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

Financial Worksheet

To help breakdown all your monthly expenses, download the budgeting worksheet from Partners to help map out all your expenses and set a path to reach your goal.

How to Balance Debt, Saving, and Investing

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

Create a Budget

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

Budgeting Essentials Handout

As you are working through mapping out your budget, reference this budgeting essentials handout from Partners to help you along the way.



WORKSHOPS AND ACTIVITIES

Create Your Rainy Day Fund

Find tips to prepare for financial emergencies from Fidelity.

Understanding Your Spending (Activity Sheet)

Use this activity sheet from Fidelity to look at where money goes each month to help understand income, expenses, and opportunity.

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

† Federally insured by NCUA.

§ A one-time \$5 Membership fee may apply. Visit [PartnersFCU.org/financial-wellbeing](#) for details. Some restrictions may apply.

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