



Holidays

Memorial Day

Closed Monday, May 26

Juneteenth

Closed Thursday, June 19

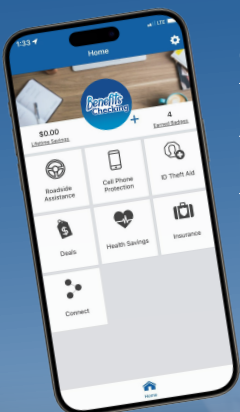
Know Your Worth

Annual Meeting

FTWCCU's Annual Meeting will be held at 3 P.M. on Tuesday, April 22, 2025 in the lobby of the Headquarter's Office at 1902 Forest Ridge Drive, Bedford, TX 76021. A short business meeting will be conducted, and the results of the Board of Directors election will be announced. Refreshments will be served.

Benefits Checking

Life is easier
with *Benefits*.



Cell Phone Replacement

Identity Protection

Roadside Assistance

Discounts on Gas, Grocery,
Pharmacy, Shopping & More

Understanding Your Home Equity Options: A Guide to Smarter Borrowing

Your home is more than just a place to live – it's a powerful financial tool. If you've built up equity in your home, you have options for accessing that value to achieve your financial goals.

At Fort Worth Community Credit Union, we're committed to helping you understand these options and choose the solution that best fits your needs.

Two Ways to Access Your Home's Equity

When it comes to borrowing against your home's equity, you have two main options: a fixed-rate home equity loan or a home equity line of credit (HELOC). Each has distinct features that might make it the right choice for your situation.

Fixed-Rate Home Equity Loan

- A fixed-rate home equity loan provides a predictable borrowing experience.
- You'll receive a lump sum upfront and make consistent monthly payments that include both principal and interest.
- The rate stays the same throughout the loan term, making it easier to budget and plan for the future.

Home Equity Line of Credit (HELOC)

- A HELOC offers more flexibility.
- You can draw funds as needed over a 10-year period.
- You're only required to make interest-only minimum payments on the amount you've borrowed.
- While the rate is variable and may change with market conditions, this option provides ongoing access to funds.

Two Ways to Access Your Home's Equity

Home equity can be a valuable tool for various financial needs. Common uses include: home improvements like a bathroom or kitchen remodel, and debt consolidation.

Ready to Learn More?

Our team of local experts is here to help you make the best choice for your financial future. We'll take the time to understand your goals and guide you towards the solution that fits your needs.

Visit any of our branches for a personal consultation, give us a call, or start your application online.

(817) 835-5000
ftwccu.org

**Normal credit granting criteria applies. All loans subject to approval. Certain restrictions may apply.*



Your home equity. Our expertise.

Being Aware of Scams

Scammers continue their attempts at fraud because they work – often exploiting psychological tactics to trick even the smartest individuals. A major factor behind their success is “amygdala hijack,” where fear and urgency override rational thinking, pushing victims to act without considering red flags.

- Common scammer tactics:
- **Scarcity** – Creating a false sense of urgency, such as limited-time offers or threats of account deletion, to pressure quick action.
 - **Authority** – Impersonating figures like government officials, businesses, or law enforcement to demand compliance without question.
 - **Credibility** – Using fake reviews or impersonating trusted individuals (like family or colleagues) to make scams appear legitimate.

Recognizing these tactics can help prevent falling for scams. Always take a moment to pause and think critically before reacting to urgent requests, no matter how convincing they seem.

Please be alert of spoofing and fraudulent calls. FTWCCU will NEVER call, email, or text asking for your online banking credentials or any of your secured financial information. If you aren’t sure, hang up and call us directly at (817) 835-5000.

TYPES OF SCAMS

UNEXPECTED MONEY

UNEXPECTED WINNINGS

BUYER-SELLER FRAUD

FAKE CHARITIES

DATING SCHEMES

GET-RICH-QUICK OPERATIONS

THREATS AND EXTORTION

IDENTITY THEFT

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at: Fort Worth Community Credit Union P.O. Box 210848 Bedford, Texas 76095-7848 or (817) 835-5000 or ftwccu@ftwccu.org

This credit union is incorporated under the laws of the State of Texas and under state law is subject to regulatory oversight by the Texas Credit Union Department. If any dispute is not resolved to your

satisfaction, you may file a complaint against the credit union by contacting the Texas Credit Union Department through one of the means indicated below:

In Person or U.S. Mail:
914 East Anderson Lane
Austin, Texas 78752-1699
Telephone Number: (512) 837-9236
Facsimile Number: (512) 832-0278
Email: complaints@tud.texas.gov
Website: www.tud.texas.gov

Notice: Dormant Account

Is your account dormant? A dormant account is an account that has not had any activity for one year.

Unfortunately, the escheat laws of the State of Texas require that an account without activity for a three-year period be sent to the State Treasury.

If your account is dormant, please deposit or withdraw \$1 or more to prevent FTWCCU from having to send your account balance to the State Treasury. You may visit any of our locations to make a withdraw or deposit, or use the Mobile Deposit in the FTWCCU App.

New or new-to-you vehicle? Learn more about our competitive rates and terms.

hellooo
car buyer.

Apply online at ftwccu.org

FTWCCU Information As of February 28, 2025 Total Assets.....\$ 1,247,866,968.15 Total Members..... 79,591

Contact: (817) 835-5000 ftwccu@ftwccu.org ftwccu.org

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

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Understanding Marginal Income Tax Brackets

Kostas Luecker – Fort Worth Community Investments



By any measure, the tax code is huge. It is over 2,000 pages long, and even longer with footnotes.¹ And almost weekly, the Internal Revenue Service publishes a 10 to 50-page bulletin about various aspects of the tax code.²

Fortunately, it’s not necessary to wade through these massive libraries to get a basic understanding of how income taxes work. Knowing a few key concepts may provide a solid foundation. One of the key concepts is marginal income tax brackets.

Taxpayers pay the tax rate in a given bracket only for that portion of their overall income that falls within that bracket’s range.

Tax Works

Seeing how marginal income tax brackets work is helpful because it shows the progressive nature of income taxes. It also helps you visualize how your total tax rate can be calculated. But remember, this material is not intended as tax or legal advice. Please consult a tax professional for specific information regarding your individual situation.

How Federal Income Tax Brackets Work

Say a married couple, filing jointly for the 2025 tax year, had a taxable income of \$210,000. Each dollar over \$206,700 – or \$3,300 – would fall into the 24% federal income tax bracket. However, the couple’s total federal tax would be \$36,094 – about 17.2% of their adjusted gross income. This is a hypothetical example used for illustrative purposes only. It assumes no tax credits apply.

2025 Federal Income Tax Brackets

Your federal income tax bracket is determined by two factors: your total income and your tax-filing classification.

For the 2025 tax year, there are seven tax brackets for ordinary income – ranging from 10% to 37% – and four classifications: single, married filing jointly, married filing separately, and head of household. Here are the two most common:

- 37% for incomes over \$626,350 (\$751,600 for married couples filing jointly)
- 35% for incomes over \$250,525 (\$501,050 for married couples filing jointly).
- 32% for incomes over \$197,300 (\$394,600 for married couples filing jointly).
- 24% for incomes over \$103,350 (\$206,700 for married couples filing jointly).
- 22% for incomes over \$48,475 (\$96,950 for married couples filing jointly).
- 12% for incomes over \$11,925 (\$23,850 for married couples filing jointly).
- 10% for incomes \$11,925 or less (\$23,850 or less for married couples filing jointly).

For a list of all tax brackets, go to www.irs.gov. Resources:

¹ House.gov, 2025

² IRS.gov, 2025

This content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. The opinions expressed, and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security.

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Upon request, members of FTWCCU may review: balance sheet, income statement, summary of annual audit, form 990, articles of incorporation, bylaws, and Board policies.