



Holidays

Independence Day
Closed Friday, July 4

Labor Day
Closed Monday, September 1

Know Your Worth

Federally Insured. Financially Secured.

Your savings federally insured to at least \$250,000 and backed by National Credit Union Administration, a U.S. government agency.

Beyond a Number. More than a Score.

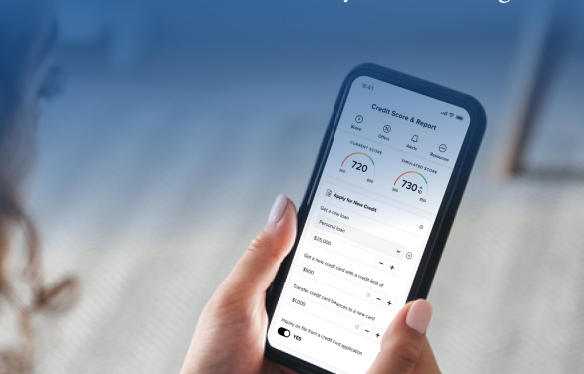
We're excited to highlight our comprehensive Credit Score feature in our mobile banking app, designed to help you take control of your financial health.

With these features, our credit score solution is **Beyond a Number. It's More Than a Score!**

- Personalized Credit Report
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Credit Score Education
- Credit Goals and Action Plan
- Financial Checkup

Knowing your credit score is essential for achieving your financial goals.

Enroll in Credit Score today at ftwccu.org



Two Cards. One Great Summer.

Whether you're planning a sunny beach getaway or simply stocking up on summer fun, your wallet deserves the perfect travel companion — a low-rate FTWCCU Platinum Credit Card or our Member Rewards Credit Card!

At Fort Worth Community Credit Union, we've got two credit cards designed to help you make the most of your summer while keeping your budget in check.

FTWCCU Member Rewards Mastercard

Earn points for every dollar you spend — from gas stations and groceries to airline tickets and hotels. Redeem points for travel, merchandise, gift cards, or even cash back. The more you swipe, the more you earn!

FTWCCU Low-Rate Card

Prefer to keep things simple? Our Low-Rate Platinum Credit Card is perfect for large purchases or unexpected expenses, helping you save on interest with one of the lowest rates around.

Visit us at ftwccu.org to apply and take off with confidence!

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



Low-Rate Auto Loans

Looking for a new ride or thinking about refinancing your current auto loan? There's never been a better time! At Fort Worth Community Credit Union we're helping our members get behind the wheel for less with **low-rate auto loans** designed to fit your budget and your lifestyle.

Whether you're purchasing new, buying used, or refinancing from another lender, we offer:

- Competitive low rates
- Flexible terms
- Optional GAP and extended warranty coverage
- Rate discounts when you use automatic payments or open a Benefits Checking account

Already have an auto loan elsewhere? Refinance with us and you could save hundreds in interest over the life of your loan—and even lower your monthly payment!

APPLY ONLINE AT [FTWCCU.ORG](https://ftwccu.org)

Your Credit Union Membership Matters

Annual Meeting Recap

On Tuesday, April 22, 2025, FTWCCU celebrated our 85th Annual Meeting. It was held at the Headquarters office in Bedford, Texas and virtual access was available.

In 2024, Fort Worth Community Credit Union wrapped up another successful year, with assets of \$1.2 billion and 79,651 members. As we continue to serve our members, we would like to thank each one of you for your continued support over the years and we look forward to serving you in the years to come. You are the reason our Credit Union exists.

A copy of the 2024 Annual Report is available at ftwccu.org under the Information Center.

Meet the Board of Directors



Charles Redding
Chair



Chasity Crawley
Vice-Chair



Leighton Waters
Secretary-Treasurer



Michael Clardy
Director



Sherrie Johnson
Director



Jude Kiah
Director



Louise Molinar
Director



Tunisia Sadruddin
Director



Tomas Tijerina
Director

It's More Than a Checking Account



Benefits Checking

SAVER STORY

I went through Benefits Checking from BaZing to find the best deal on renting a car. The deal they provided me ended up giving me one day free on my rental. Which saved me around \$100!"

-Chris



Planning your summer vacation? We want you to travel in peace with FTWCCU's new Benefits Checking account. Enjoy coast-to-coast deals and discounts, plus earn rewards with BaZing Fuel!

What is BaZing Fuel?

BaZing Fuel is a rewards program that provides monthly discounts on gas for reaching a specified number of debit card swipes.

How Does it Work?

You will receive 10¢ per gallon discount for up to 20 gallons every month. Once you have reached 15 swipes of your debit card, you can redeem your reward the following month. You can also earn rollover points after the first 15 swipes. You can also enjoy other savings such as:

- Local deals and discounts from over 450,000 merchants
- Savings on prescription drugs, eye exams, hearing aids and more
- Roadside Assistance
- Cell phone protection

It's just \$7 a month
or free with direct deposit of \$500 or more.*

*Direct deposit into Benefits Checking is defined as an electronic deposit made by an employer. Micro-deposits, Person-to-Person (such as Zelle) and bank transfers between your FTWCCU accounts or accounts you have at other financial institutions or brokerages are not considered a direct deposit.

Apply online and start saving today at ftwccu.org!

FTWCCU Information As of May 31, 2025

Total Assets.....\$ 1,277,073,420.36

Total Members..... 79,041

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

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 at 914 East Anderson Lane Austin, Texas 78752-1699, Telephone Number: (512) 837-9236 Website: www.cud.texas.gov.

Retirement Realities

Fort Worth Community Investments



Diversification, Patience, and Consistency

Regardless of how the markets may perform, consider making the following part of your investment philosophy:

Diversification. The saying “don’t put all your eggs in one basket” has some application to investing. Over time, certain asset classes may perform better than others. If your assets are mostly held in one kind of investment, you could find yourself under a bit of pressure if that asset class experiences some volatility. Keep in mind that diversification is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price. Asset allocation strategies also are used in portfolio management. When financial professionals ask you questions about your goals, time horizon, and tolerance for risk, they are getting a better idea about what asset classes may be appropriate for your situation. But like diversification, asset allocation is an approach to help manage investment risk. It does not eliminate the risk of loss if an investment sees a decline in price.

Patience. Impatient investors can get too focused on the day-to-day doings of the financial markets. They can be looking for short-term opportunities rather than longer-term potential. A patient investor understands that markets fluctuate, and has built a portfolio based on their time horizon, risk tolerance, and goals. A short-term focus may add stress and anxiety to your life, and could lead to frustration with the investing process.

Consistency. Most people invest a little at a time, within their budget, and with regularity. They invest \$50 or \$100 or more per month in their retirement account or similar investments. They are investing on “autopilot” to help themselves attempt to build wealth over time. Consistent investing does not protect against a loss in a declining market or guarantee a profit in a rising market. Consistent investing, sometimes referred to as dollar-cost averaging, is the process of investing a fixed amount of money in an investment vehicle at regular intervals, usually monthly, for an extended period of time regardless of price. Investors should evaluate their financial ability to continue making purchases through periods of declining and rising prices. The return and principal value of stock prices will fluctuate as market conditions change. Shares, when sold, may be worth more or less than their original cost.

If you don’t have an investment strategy, consider talking to a qualified financial professional today. Call us at (855)575-4898 to schedule an appointment.

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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.