



## Holidays

New Year's Day  
Closed Wednesday, January 1

Martin Luther King Jr. Day  
Closed Monday, January 20

Presidents' Day  
Closed Monday, February 17

## Know Your Worth

### 2025 Annual Meeting

The FTWCCU Annual Meeting will be held on Tuesday, April 22, 2025. A short business meeting will be conducted and the results of the Board of Directors election will be announced.

### Quick & Secure: eStatements Now Available in FTWCCU App

View your current and past eStatements within Home Banking and now your FTWCCU App. A quick, secure, and convenient way to access your monthly statement and other notices.

Sign-up for eStatements today within Home Banking or the FTWCCU App and avoid the \$3 paper statement fee.

### Benefits Checking powered by BaZing

Taking care of life just got a little easier with Benefits Checking. An account with benefits like cell phone replacement, identity protection, and roadside assistance. Plus discounts on gas, grocery, pharmacy, shopping and more.

Your checking should fit your life. If you love getting discounts and extra benefits that help make life a little easier, apply or switch to Benefits Checking today for only \$7 per month.

And don't forget to take advantage of our current auto rate discounts if you have a Benefits Checking with direct deposit. Receive a 0.50% rate discount on a new auto loan when you have Benefits Checking. For more information, visit [ftwccu.org](http://ftwccu.org)



Benefits Checking

### Life is easier with *Benefits*.



Cell Phone Replacement

Identity Protection

Roadside Assistance

Discounts on Gas, Grocery,  
Pharmacy, Shopping & More

with benefits powered by BaZing

### Introducing Credit Score

Credit Score is now available in Home Banking and your FTWCCU App. Staying on top of your credit has never been easier.

Access your credit score, full credit report, credit monitoring, financial tips, and education. All of this without impacting your credit score.

You can do this ANYTIME and ANYWHERE and for FREE.

#### Benefits of Credit Score

- Daily Access to your Credit Score
- Real-Time Credit Monitoring Alerts
- Credit Score Simulator
- Personalized Credit Report
- Special Credit Offers
- And More!

#### It is easy to get started.

Login to Home Banking or your FTWCCU App and enroll in Credit Score today!

**Anytime. Anywhere.**  
YOUR CREDIT SCORE & MORE.



powered by  
**savvymoney**

# Your Credit Union Membership Matters

## Nominees for Board of Directors

The Nominating Committee has nominated the following Credit Union members for election to the Board. Please take a moment to review the brief biographical sketch for each candidate. Fort Worth Community Credit Union’s Board of Directors is made up of fellow members who volunteer to serve and represent all members.



**Jude Kiah** (Incumbent, Nominated by Nominating Committee)  
Dr. Kiah joined Fort Worth Community Credit Union in 2020. He served on the FTWCCU Audit Committee during 2023 and has served on the Board of Directors since being elected in 2024, assigned to the Delinquent loan committee. He regularly attended Board of Director meetings. He has attended numerous credit union training courses and has an MBA in Finance from Western Illinois University and a Ph.D. in Business Administration/Management from Northcentral University. Professionally, Dr. Kiah is an Associate Vice Chancellor & Chief Financial Officer for a local university where he is responsible for leading all financial, business, and operations for the student affairs division. He enjoys officiating basketball and volunteering in the community.



**Sherrie Johnson** (Associate Board Member, Nominated by Nominating Committee)  
Mrs. Johnson joined Fort Worth Community Credit Union in 1991. She is currently Chair of the FTWCCU Audit Committee. Professionally, Mrs. Johnson is a Director at a Federal Government agency where she is responsible for providing facilities related solutions and services to Federal tenants located in over 1,500 owned and leased workspaces across a 5-state area. Mrs. Johnson leads a team of 120+ employees who seek to ensure safe, reliable, productive and sustainable workplace environments that support the business of the Federal agencies in their areas of responsibility at best value to the American taxpayer. She holds a Bachelor of Business Administration from Prairie View A&M University. Additionally, she holds certifications in both Federal Acquisition Certification-Contracting Officer’s Representative (FAC-COR) and Federal Acquisition Certification-Projects and Program Management (FAC P/PM). She enjoys spending time with her husband of 28 years, children and other family as well as reading and cycling.

## Low Rate Auto Loans

Drive home an auto loan that’s worth more. We are fast and friendly with great rates and convenient access. All delivered with the credit union difference that puts you first. Take advantage of low rates and apply today! *And don’t forget to take advantage of our current rate discounts for even lower rates.* For example, have Benefits Checking with a direct deposit? If yes, then receive a 0.50%\* rate discount on your auto loan.

\*APR=Annual Percentage Rate. As low as rate quoted. Your final APR may vary based on fees and closing costs which are included in your final APR. Max discount 1.00%, floor rate 4.99%. Any payroll direct deposit into a Benefits Checking account at any point in the prior 60 days.



FTWCCU Information As of November 30, 2024    Total Assets.....\$ 1,220,992,585.92    Total Members..... 80,365

Contact:    (817) 835-5000    [ftwccu@ftwccu.org](mailto:ftwccu@ftwccu.org)    [ftwccu.org](http://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](http://www.cud.texas.gov).

## Retirement Seen Through Your Eyes

Kostas Luecker – Fort Worth Community Investments



**How do you picture your future?**  
Some see retirement as a time to start a new career. Others see it as a time to travel. Still others plan to spend more time with family and friends. With that in mind, here are some things to consider.

**What do you absolutely need to accomplish?**  
If you could only get four or five things done in retirement, what would they be? Answering this question might lead you to compile a “short list” of life goals, and while they may have nothing to do with money, the financial decisions you make may be integral to pursuing them.

**What would revitalize you?**  
Some people retire with no particular goals at all. After weeks or months of respite, ambition may return. They start to think about what pursuits or adventures they could embark on to make these years special. Others have known for decades what dreams they will follow ... and yet, when the time to follow them arrives, those dreams may unfold differently than anticipated and may even be supplanted by new ones.

In retirement, time is really your most valuable asset. With more free time and opportunity for reflection, you might find your old dreams giving way to new ones.

**How much do you anticipate spending?**  
We can’t control all retirement expenses, but we can manage some of them. The thought of downsizing your home may have crossed your mind. One benefit of downsizing is that it can potentially lead to no mortgage or a more manageable mortgage payment.

**Could you leave a legacy?**  
Many of us would like to give our kids or grandkids a good start in life, but leaving an inheritance can be trickier than many realize. Tax laws are constantly changing\*, and the strategies that worked years ago may have more limited benefits today.

**How are you preparing for retirement?**  
This is the most important question of all. If you feel you need to prepare more for the future or reexamine your existing strategy in light of recent changes in your life, conferring with a financial professional experienced in retirement approaches may offer some guidance.

\*Neither LPL Financial, nor its registered representatives, offer tax or legal advice.

Securities offered through LPL Financial, Member FINRA/SIPC. Not NCUA insured. May involve loss of principal. No credit union guarantee. Fort Worth Community Investments and Fort Worth Community Credit Union **are not** registered broker/dealers, nor affiliated with LPL Financial.

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