



Holidays

Independence Day

Closed Tuesday, July 4

Labor Day

Closed Monday, September 4

Know Your Worth

24/7 Mobile Banking

Helping you is why we're here, and as always, you can stay connected to your account 24/7 with our mobile app where you can:

- View account balances and transactions
- Transfer money within accounts
- Pay bills
- Make a mobile deposit
- Locate a FTWCCU Office or ATM

Download our mobile app today from the Apple App Store or from Google Play. Simply search 'Fort Worth Community Credit Union' or 'FTWCCU.'

Mobile Deposit

Need to deposit a check? Mobile deposit is easy! Download our mobile app, and tap "Check Deposit" in the menu. Make sure to endorse the back of the check with "For mobile deposit only at FTWCCU" then follow the instructions on your screen to take a picture of the check and deposit it. You're all done.



Introducing the new FTWCCU Contactless Credit Card

At FTWCCU, we're here to help you do what you love with the products you need. That's why we are excited to share with you our new FTWCCU Contactless Credit Card.

What is contactless?)))

Tapping to pay uses short-range wireless technology to make secure payments between a contactless card and a contactless-enabled checkout terminal. When you tap your card or device near the Contactless Symbol, your payment is sent for authorization.

What does (contactless symbol) mean?)))

The EMVCo Contactless Indicator* indicates acceptance. When featured on a card, it means the card can be used to tap to pay. When featured on a checkout terminal or on store signage, it means a merchant accepts tapping to pay.

The EMVCo Contactless Symbol* indicates where you tap your contactless card or payment-enabled mobile/wearable device on the checkout terminal to make a payment.

Are contactless cards secure?

Yes. Each contactless card carries the same trusted security as a chip card. The one-time code generated every time a contactless card is used at an in-store contactless-enabled terminal protects your payment information, making it extremely effective in reducing fraud. Your contactless card must be within 2 inches of the terminal for the transaction to take place, therefore you cannot accidentally pay. And tapping to pay with your contactless card helps you avoid touching surfaces.

Can I still insert or swipe my card if it has the contactless symbol on it?

Yes, you will be able to insert or swipe like normal, as well as tap to pay.

New Credit Card, New Rewards Program

The FTWCCU Mastercard Rewards Credit Card just got better with CUREwards. The enhanced rewards program offers industry-leading benefits and perks, with the flexibility to use your rewards in a way that matters most to you.

Please note, if you are an existing Mastercard Rewards Credit Card member, all of your unused ScoreCard points transferred to CUREwards.

Visit www.curewards.com for a comprehensive look at the rewards program.

For more information and comprehensive FAQ section on the new contactless card, visit us at ftwccu.org or scan the QR code.



Annual Meeting Recap

On Tuesday, April 25, 2023, FTWCCU celebrated our 83rd Annual Meeting. It was held at the Headquarters Office in Bedford, Texas and virtual access was available.

In 2022, Fort Worth Community Credit Union wrapped up another good year with over 7,500 new members, bringing our year-end membership to 89,891. Assets grew to exceed \$1.2 billion. 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 2022 Annual Report is available at ftwccu.org under the Information Center.

Meet the Board of Directors



Charles Redding
Chair



Tunisia Sadruddin
Vice-Chair



Michael Clardy
Secretary-Treasurer



Chasity Crawley
Director



Janice Graczyk
Director



Joe Lozano
Director



Louise Molinar
Director



Tomas Tijerina, Jr.
Director



Leighton Waters
Director



Marcella Banks
Director Emeritus



Neal Oliver
Director Emeritus



Herbert Sims
Director Emeritus

Hello Car Buyer

Helloooo car and truck buyers. Have you got those new car feels? We know car shopping season is here, and new or used, it's a bit competitive out there this year. But at least we can make your summer a little lighter with our low-rate, easy to apply, auto loans at Fort Worth Community Credit Union.

The open road is waiting and so is your low-rate auto loan from Fort Worth Community Credit Union. Apply online today at ftwccu.org.



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

Your Changing Definition of Risk in Retirement



During your accumulation years, you may have categorized your risk as “conservative,” “moderate,” or “aggressive” and that guided how your portfolio was built. Maybe you concerned yourself with finding the “best-performing funds,” even though you knew past performance does not guarantee future results.

What occurs with many retirees is a change in mindset—it's less about finding the “best-performing fund” and more about consistent performance. It may be less about a risk continuum—that stretches from conservative to aggressive—and more about balancing the objectives of maximizing your income and sustaining it for a lifetime. You may even find yourself willing to forego return potential for steady income. A change in your mindset may drive changes in how you shape your portfolio and the investments you choose to fill it. Let's examine how this might look at an individual level.

Still Believe

During your working years, you understood the short-term volatility of the stock market but accepted it for its growth potential over longer time periods. You're now in retirement and still believe in that concept. In fact, you know stocks remain important to your financial strategy over a 30-year or more retirement period.¹ But you've also come to understand that withdrawals from your investment portfolio have the potential to accelerate the depletion of your assets when investment values are declining. How you define your risk tolerance may not have changed, but you understand the new risks introduced by retirement. Consequently, it's not so much about managing your exposure to stocks, but considering new strategies that adapt to this new landscape.¹

Shift the Risk

For instance, it may mean that you hold more cash than you ever did when you were earning a paycheck. It also may mean that you consider investments that shift the risk of market uncertainty to another party, such as an insurance company. Many retirees choose annuities for just that reason.

The guarantees of an annuity contract depend on the issuing company's claims-paying ability. Different types of annuities come with different fees, so it is best to speak with a financial professional to explain the differences. Withdrawals and income payments are taxed as ordinary income. If a withdrawal is made prior to age 59½, a 10% federal income tax penalty may apply (unless an exception applies). The march of time affords us ever-changing perspectives on life, and that is never more true than during retirement.

¹ Keep in mind that the return and principal value of stock prices will fluctuate as market conditions change. And shares, when sold, may be worth more or less than their original cost. This is a hypothetical example used for illustrative purposes only.

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.

FTWCCU Information As of May 31, 2023 Total Assets.....\$ 1,219,978,718.60 Total Members..... 89,582

Contact:

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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.