

you're worth more

January 2019 Member Newsletter

New Year, New Resolutions: Access Line of Credit

Start the new year with a plan to reach your goals. Whether you're going back to school, planning a vacation or making home improvements, an Access Line of Credit can help you check those goals off your list.

Apply for an Access Line of Credit once, and then always have money when you need it. It's like a credit card, except you don't have to add another card to your wallet because it's completely digital. Cash that's ready (and waiting) for you.

- Lines of credit up to \$20,000
- 24/7 access to approved funds
- Flexibility to use only what you need
- Spend it, add to it, repay it, use it again

As an added benefit, you can use your Access Line of Credit to provide overdraft protection for your Care(free) Checking Account.

Need immediate access to cash? No problem, use any of the methods below to transfer the money from your Access Line of Credit to your Care(free) Checking Account:

1. FTWCCU App (available for iPhone, iPad, and Android)
2. Home Banking at www.ftwccu.org
3. ART – Audio Response Teller (800) 817-8235
4. Get a “no fee” cash advance at any FTWCCU Office

Apply online, over the phone or in person at any FTWCCU Office near you!

ftwccu.org | (817) 835-5000

cash

that's ready (and waiting) for you

Access Line of Credit Loan... Apply today!

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.

Michael Clardy (Incumbent, Nominated by Nominating Committee)



Mr. Clardy joined Fort Worth Community Credit Union in 2011. He was appointed to the Audit Committee in 2014 serving one term as Chairperson, and regularly attended Board of Directors meetings. In 2018, he was appointed to fill a vacancy on the Board of Directors. He has attended numerous accredited credit union training courses, and has a BA in Finance from Auburn University and a Masters of Business Administration from Southern Methodist University. Mr. Clardy has seven years of private sector experience and twenty-three years with the General Services Administration-Public Buildings Service where he is currently the Director of Facilities Management. Mike enjoys spending time and gardening with his wife, Melanie, and has three children, Patrick, Shane, and Katie. Mike also enjoys volunteering in domestic and international mission work.

Janice Graczyk (Incumbent, Nominated by Nominating Committee)



Mrs. Graczyk joined FTWCCU in 1967. She worked for the Federal government from 1967 through 2005 and retired from the General Services Administration, Public Buildings Service. Mrs. Graczyk earned her BBA in Management from Texas Wesleyan University and earned a graduate degree at Texas Woman's University. Elected to the Board in 1995, she has served as Vice-Chair on the Executive Committee and is currently on the Delinquent Loan Committee. Mrs. Graczyk also volunteers as a family mediator and as a court appointed special advocate (CASA) for children who have been removed from their homes as a result of abuse or neglect. Her husband, Tom, is employed by the FAA. They have three daughters, one son and five grandchildren.

Neal Oliver (Incumbent, Nominated by Nominating Committee)



Mr. Oliver joined FTWCCU in 1973. He was appointed to the Supervisory Committee in 1985 and served for over 6 years before being elected to the Board of Directors in 1991. Mr. Oliver served four terms as Chairman and Vice Chairman. He worked in various capacities throughout his 32-year federal civil service career before retiring from the Soil Conservation Service in 1991. Neal and his wife, Joyce, have three children and five grandchildren.

Tom Tijerina (Incumbent, Nominated by Nominating Committee)



In 2002, Mr. Tijerina joined Fort Worth Community Credit Union. For 11 years, he was a member of the Audit Committee, where he served several terms as Chairperson and regularly attended Board of Directors meetings. In 2013, he was appointed to fill a vacancy on the Board of Directors and has served as the Chairperson since August 2018. He has attended numerous accredited credit union training courses, and has a BA in Economics from the University of Texas at Austin. Mr. Tijerina has been employed by the Social Security Administration since 1991, where he has held various management and staff positions that have supported local, area, regional, and national operations. Tom enjoys spending time with his wife, Robin, and three sons, Trey, Tyler and Tate. He also appreciates the opportunity to volunteer in his church's children ministry. When time allows, Tom also enjoys running.

Board of Directors Petitions

Members of the Credit Union may petition for an opportunity to serve on the Board of Directors. Interested individuals should request an official petition from Debbie Wilson, Executive Secretary, located at 1905 Forest Ridge Drive, Bedford, TX 76021 (FTWCCU headquarters) or call (817) 835-5202. Petitions must contain the printed name, signature and member account number of 500 FTWCCU members. Members must request an official petition no later than January 25, 2019 and completed petitions must be received by the Executive Secretary no later than February 28, 2019.

Each petition must be accompanied by a statement signed by the petitioner indicating the willingness to serve, if elected, and a statement of qualifications and biographical data. Petitioners must be at least 18 years of age and a current member in good standing with FTWCCU.

Board of Directors Election

If one or more official petitions are received, an election will be conducted online by electronic means. If no official petitions are received by the required date, those nominated by the nominating committee will be considered to be elected by general consent. There will be no election or nominations from the floor at the Annual Meeting to be held Tuesday, April 23, 2019 at the Headquarters Office at 1905 Forest Ridge Drive, Bedford, Texas 76021. ■

Annual Meeting

The FTWCCU Annual Meeting will be held at 3 PM on Tuesday, April 23, 2019 in the lobby of the Headquarters Office at 1905 Forest Ridge Dr, Bedford, TX 76021. A short business meeting will be conducted and the results of the Board of Directors election will be announced. ■



How Can I Cope with Volatility?

Kostas Luecker – Fort Worth Community Investments



It's hard to see your investments rise in value one day and decline rapidly the next. It's even harder to see them go down day after day. No strategy can guarantee positive returns. Still, it's worth remembering these long-term fundamental principles of investing, especially in difficult market environments:

Invest Regularly — in Good and Bad Times

- Having 401(k) contributions deducted from your paycheck (if your plan allows for this) or putting a set amount in your IRA each month is a good idea. Although this strategy doesn't guarantee a profit or protect against loss, it's one way to take advantage of a down market because you'll have the opportunity to buy shares while prices are relatively low.
- Instead of fearing a down market, view it as an opportunity to invest in good companies at potentially lower prices through your mutual funds.

Avoid Jumping in and out of the Market

- Successful market timing is very difficult because it requires getting out at the right time and getting back in at the right time.
- Instead, maintain a diversified portfolio.
- By investing in a mix of mutual funds that invest in stocks, bonds and cash-equivalents, you may lower your risk because you're not overexposed to any one type of investment.

Consider Allocating a Portion of Your Investments in an International or Global Fund

- Markets outside the U.S. often move in their own cycles.
- If your retirement plan offers them, consider investing in a target date fund, which can serve as a single diversified investment. Target date funds attempt to balance investors' needs for both returns and lower volatility by moving from a higher percentage of growth funds to a higher percentage of income-oriented funds over time.
- Diversification doesn't guarantee a profit, but over time it can help reduce the effects of volatility.

Don't Forget History

- In the worst of times, it's easy to forget that market declines - even steep ones — have been a natural part of the economic cycle.

For additional information regarding investment, contact Kostas Luecker at 817-835-5055 for a free no obligation consultation. ■

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.

And the Winners are...

Congratulations to Elisabeth, age 10, and Kelsey, age 7 - winners of our Young Savers Holiday Card Coloring Contest. Both drawings will be featured on FTWCCU's Holiday cards for 2018. They both received a \$50 VISA Gift Card for their winning designs.



Elisabeth



Kelsey



Save Big with the Sprint Credit Union Member Discount



As a member of FTWCCU, you get even more benefits with Sprint and Love My Credit Union Rewards.

Right now, you can score \$100 cash rewards for every new line you activate with Sprint – and, for a limited time, this is available on unlimited lines!

How it works:

- Get \$100 in cash rewards for every new line you activate with Sprint on unlimited lines for a limited time.
- Current Sprint customers can take advantage of this \$100 loyalty reward once they enroll in the program.
- Plus, you'll get 25% off select accessories in store!

Get started

Sign up today to enjoy the benefits of credit union membership with Sprint's best Credit Union Member Cash Rewards offer EVER!

1. Become a Sprint customer and mention you're a credit union member.
2. Register at LoveMyCreditUnion.org/SprintRewards.
3. Allow up to six to eight weeks to see cash rewards directly deposited into your credit union account.

Visit LoveMyCreditUnion.org/Sprint to learn more. ■

Fort Worth Community Credit Union

Board of Directors

Tomas Tijerina, Chairman
Tunisia Sadruddin, Vice-Chair
Henry Christiansen, Secretary/Treasurer
Michael Clardy
Janice Graczyk
Neal Oliver
Herbert Sims
Stan Spivey
W. Leighton Waters
Marcella Banks, Director Emeritus

Audit Committee

Matthew Mattox, Chairman
Louise Molinar
Charles Redding
Marian Ross

Senior Management

Richard Howdeshell, President/CEO
Michael Franko, SVP Finance
Kyle Koke, SVP Lending
Diane Dorsey, VP Operations
Rochelle Drake, VP Marketing
Tammy Trudelle, VP Human Resources
Marc Rhodes, VP Support Services
Carl Auzenne, VP Information Technology

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

Member Information Phone Center

(817) 835-5000
(800) 817-8234
Monday - Friday 7:30am - 6:00pm
Saturday 9:00am - Noon
Email: ftwccu@ftwccu.org
Website: www.ftwccu.org

24 Hour "ART"

Audio Response Phone Line

(817) 835-5050 Local
(817) 318-4901 Metro
(800) 817-8235

Job Line

(817) 835-5255

Upcoming FTWCCU Holidays

Martin Luther King Jr.'s Birthday

Closed Monday, January 21st

Presidents' Day

Closed Monday, February 18th

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.

Fort Worth Community Credit Union

P.O. Box 210848
Bedford, Texas 76095-7848

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FT. WORTH, TX
PERMIT #194

Tax Season is Here

The smarter way to your biggest refund!

This year, use TurboTax to file your taxes the smarter way. You'll get your biggest possible refund and be confident your taxes are done right.

- TurboTax translates taxes into simple questions about your life and puts everything in the right forms for you.
- TurboTax runs error checks and a final review to help make sure your taxes are done right.
- With TurboTax Federal Free Edition, FTWCCU members with simple federal tax returns can prepare, print and e-file for FREE.

Start TurboTax for FREE now by logging in to Home Banking and clicking on the 'My TurboTax' tab.

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FTWCCU Information As of November 30, 2018

Total Assets..... \$934,068,471

Total Members..... 87,048

Member Rewards Credit Card

Looking for new perks this year? (Perfect.)

Pick the perks you earn with our Member Rewards Credit Card. Choose your rewards – cash back to travel experiences. Earn a point for every dollar you spend, plus get bonus points on certain purchases!

Additional perks include:

- No annual fee
- No balance transfer fee
- Track your points online
- 24 hour account access
- Online statements and payments
- Continuous fraud monitoring for FREE
- World wide convenience

Apply online at FTWCCU.org today!

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



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

