Flower Mound Office is Moving

Bigger and better, our Flower Mound branch is moving to better serve you and our community. At the end of summer 2019, our current branch will relocate from its current location to a new location, conveniently located at 3548 Long Prairie Rd.

This new location will serve the community of Flower Mound with a full-service office, a drive-thru, safe deposit boxes, night deposit and a 24-hour ATM.

Choose a Credit Card

Credit cards can be a useful financial tool by providing consumers means to purchase higher priced items quickly rather than saving money for them first, and, if managed properly, they allow consumers to build and maintain good credit scores.

It's important to understand your options to find the right card that fits your spending habits. At Fort Worth Community Credit Union, you choose between a fixed-rate Platinum Card or our Member Rewards Card. But how do you choose which credit card is right for you?

Fixed-Rate Platinum Card

A fixed-rate card might be a good option for you if you have irregular income or carry a balance from time to time, or if you plan to only use your card in case of emergencies.

At FTWCCU, you will enjoy a 6 month introductory rate of 7.9% APR and never an annual fee. With our fixed-rate Platinum Card you can choose to payoff other credit card debt by doing a balance transfer, for free.

Other benefits of this card include:

• 24 Hour Account Access
• Online Statements and Payments
• No Annual Fee
• Free Anytime Balance Transfers
• No Variable Rates
• Continuous Fraud Monitoring
• World Wide Convenience

Member Rewards Card

If you are faithful in paying off your cards each month, or tend to swipe your debit card frequently, a Member Rewards card might be the best fit. Reward cards generally have higher APRs than other cards, so if you can’t pay the balance on these cards in full every month, it’s important to consider the interest you will be paying on it.

FTWCCU’s Member Rewards Credit Card allows you to earn a point for every dollar you spend, plus get bonus points on certain purchases. And you choose your rewards: everything from charitable donations, to merchandise, to cash back.

Other benefits of this card include:

• No Annual Fee
• No Balance Transfer Fee
• Ability to Track Your Points Online
• Online Statements and Payments
• Continuous Fraud Monitoring
• World Wide Convenience

While it's apparent that there isn't just one card that fits every consumer's needs, at FTWCCU it is our goal to find the card that's right for you. You can apply online at www.ftwccu.org or call (817) 835-5000.

*APR = Annual Percentage Rate. Normal credit granting criteria applies. All loans subject to approval. Certain restrictions may apply.
Meet Your Board of Directors

Tomas Villeda
Chairman

Tania Sadreddin
Vice-Chair

Henry Christiansen
Secretary-Treasurer

Michael Clardy
Director

Janice Graczyk
Director

Neal Oliver
Director

Herbert Sims
Director

Stan Spivey
Director

W. Leighton Waters
Director

Annual Meeting Recap

On Tuesday April 23, 2019, FTWCCU celebrated its annual membership meeting.

This year’s meeting proved to be another success as Fort Worth Community Credit Union wrapped up another successful year in 2018.

We would like to thank all of our members who continue to support us year after year and look forward to serving you all in 2019 and the years to come.

Summer Travel Tips

Travel Memo
As you are planning your summer vacation, it is important to add a travel alert on your FTWCCU debit or credit card.

One way we protect our members is by recognizing unfamiliar locations when swiping your debit or credit card. By letting us know where and when you will be traveling, we can place a travel memo on your account to let our Fraud Department know that those unfamiliar location transactions are actually yours.

Contact our Member Information Center, (817) 835-5000, to place your travel alert on your card. If you are using one of our FTWCCU Credit Cards, you may also login online at GoToMyCard.com to place your travel memo on your card.

Keep Your Finances Safe While Traveling

Before leaving:
• Make a copy of the information on your cards. Store the information in a secure place to be accessed quickly, if you lose your wallet.
• Download MobMoney to your mobile device. Set up instant transactions alerts and be notified when your card is being used. If your card is lost/stolen you can turn your card off in MobMoney immediately, then notify us.

When accessing your accounts or paying bills online:
• Use a secure network with updated antivirus software.
• Don’t access your personal information from a public computer.
• Fully log out of your account when finished.

When using an ATM:
• Convert your personal identification numbers (PINs) to numeric digits (not your birth date).
• Be aware of your surroundings when entering your PIN and receiving cash.
• Make effort to use ATMs that are indoors, such as inside a financial institution.

Sprint Member Discount

Discount Tickets

<table>
<thead>
<tr>
<th>Location</th>
<th>Member Price</th>
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<tbody>
<tr>
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<tr>
<td>Season Pass</td>
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<td>Combo Six Flag/Hurricane Season Pass</td>
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Going Paperless For Many Reasons

E-statements are convenient, secure and environmentally friendly.

We have offered e-statements for several years now. But did you know you can receive your transaction records by email? No more searching your purse or wallet for that missing receipt. It’s convenient, secure and environmentally friendly.

We can email your receipt straight to your email inbox – it will be waiting for you when you get home. That means you don’t have to wait to receive your receipt from the teller. If you’re just making a deposit, let the teller know and we’ll email the receipt.

We can also send you other important documents, such as your signed application for membership and account disclosures electronically. If you don’t want to keep up with the actual paper document, just let us know and we’ll get it to you in an electronic format that you can keep for your records.

Receiving these important documents from the Credit Union is very secure and has many benefits.

1. Convenient – you have access to the documents.
2. Secure - helps reduce fraud and protects you from identity theft.

To receive documents by email from us, please make sure that we have your current email address on file.
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3 Additional Ways to Use 529 College Savings Plans

Kostas Luczker – Fort Worth Community Investments

What constitutes a qualified educational expense?
When that question relates to 529 savings plans, the answer may be broader than you think. Although 529 accounts are often used to pay for children’s college tuition, those funds can also be used for a variety of qualified expenses. In fact, recent changes to federal law under the Tax Cuts and Jobs Act of 2017 have given investors additional options for how they can spend their 529 plan dollars. Since the plans are state-sponsored, they differ from state to state with respect to investment options and other features.

1. Use a 529 to pay for elementary and secondary school tuition.
Due to 2018 tax reform, parents can use up to $10,000 saved in 529 accounts to pay tuition for children attending kindergarten through 12th grade. Though the tax-free earnings on withdrawals used for such tuition expenses may not be very high – parents are likely to spend their 529 funds on K-12 tuition immediately, leaving little time for earnings growth – the state tax deduction benefit may be worthwhile.

However, advisors and investors should do their homework before assuming that state-level tax benefits are guaranteed as not all states agree that their 529 tax incentives apply to K-12 expenses.

2. Use a 529 to pay for vocational school, community college, online courses and graduate programs.
529 plans can be used to fund tuition and other educational expenses at a variety of post-secondary institutions and programs, including community colleges, trade and vocational schools, graduate schools and qualifying online course and degree programs. To determine whether a school or program is eligible for 529 spending, check with its admissions office or search the U.S. Department of Education’s accreditation database.

3. 529 plan contributions are tax-advantaged gifts.
Relatives and friends can use 529 plans to give gifts to the children in their lives. Grandparents, aunts and uncles or anyone else wishing to help fund a child’s education may contribute to an existing 529 account or open a new one and name the child as the beneficiary. In many states, those contributions can be deducted from state income taxes, although gift-givers should remember that gift taxes may apply to contributions exceeding the annual exclusion of $15,000 per recipient for 2018.

Today, more than ever, 529 plans are often used to pay for children’s college tuition, those funds can also be used for a variety of educational and career goals. With the right planning and advice, Americans can save their money while enriching their minds.

For additional information regarding investment, contact Kostas Luczker at (817) 835-5095 for a free no obligation consultation.

Discount Tickets

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Discounts offered through LPL Financial. Member SEFCU/OTS. The NCUA insured, 30 return type of principal. The credit union guaranteeing, Fort Worth Community Investments and Fort Worth Community Credit Union are not registered broker-dealers, nor affiliated with LPL Financial.
College Students: Take Advantage of Credit Union Services

With graduation just behind us, many of you may be getting ready to enter your first year of college. This is an exciting time and one to celebrate and prepare for. College years are also a time when many people establish financial habits that will carry them for the rest of their lives, and years are also a time when many people establish financial habits that will carry them for the rest of their lives, and

Just because you are leaving for college, you don’t have to leave the credit union. With services like online and mobile banking, as well as surcharge-free ATMs available across the country, you can manage your accounts while you’re away at school just as easily as you did from home.

Life on campus will keep you busy, but managing your money shouldn’t add to your stress. Take advantage of these FTWCUCU services to streamline and simplify your finances:

• Start direct depositing your paychecks from a part-time job or internship.
• Sign up for overdraft protection.
• Set up automatic withdrawals for regular bills and expenses.
• Use online and mobile banking to manage your accounts from wherever you are.
• Utilize Mobile Remote Deposit on the app to deposit checks.

Visit us at www.ftwccu.org and download our app today to enjoy the convenience of banking right at your fingertips.

FTWCUCU Information As of May 31, 2019
Total Assets..................................................$ 968,155,290
Total Members................................................87,974