



Holidays

Columbus Day

Closed Monday, October 14

Veterans Day

Closed Monday, November 11

Thanksgiving Day

Closed Thursday, November 28

Christmas Day

Closed Wednesday, December 25

Know Your Worth

Fraud Prevention

As your financial institution, it is our greatest priority to always safeguard your account and educate you on best practices and tips on how you can protect your money.

FTWCCU will **never** call, email, or text you asking for your online banking credentials.

FTWCCU will **never** contact you to ask for any of your secured financial information such as your debit or credit card number, PIN, or security information.

Our fraud team will closely monitor your card transactions and notify you of any suspicious activity; however, if you suspect you have been a victim of fraud, contact our Member Information Center at (817)835-5000.

Be cautious.
Be aware.
Don't respond.



Holiday Fast Cash

It's that time of year to get ready for holiday cheer, and spread out your expenses with no stress and no fear with the Holiday Fast Cash Loan from Fort Worth Community Credit Union. It's Santa's (not so secret) little helper – that helps you:



Apply online or give us a call.
ftwccu.org | (817) 835-5000

*Rates as low as 8.9% APR. APR = Annual Percentage Rate. Special "as low as" rate quoted with payroll paid payments. Offer ends December 31, 2024. Quoted rates are subject to change without notice. Normal credit granting criteria applies. All loans are subject to approval. Certain restrictions may apply. Federally Insured by NCUA.

**1% rate discount with direct deposit into Benefits Checking. 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.

Credit Score Now Available

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 - all from the convenience of Home Banking or your FTWCCU App.

Benefits of Credit Score:

- Daily Access to Your Credit Score
- Real Time Credit Monitoring Alerts
- Personalized Credit Reports
- Special Credit Offers
- And More

Drive Home a Low Rate



Board of Directors Candidates

FTWCCU members elect representatives to serve on the Board of Directors. Are you interested in serving your fellow members by shaping Credit Union policy? Submit an application to the Nominating Committee for nomination by October 31, 2024. Three directors will be elected by the membership in 2025 to serve on the Board on a volunteer basis for three-year terms.

Qualifications for Board of Directors includes the following:

- Be a member in good standing with FTWCCU.
- Be at least 18 years old.
- Be interested in working for the benefit of all members.
- Be able to attend monthly scheduled and other special meetings.
- Be willing to accept legal responsibility for the financial integrity of the Credit Union and for its compliance with all federal and state regulations.

For an application or other information contact:
Lisa Hogan, Executive Secretary
PO Box 210848
Bedford, Texas 76095-7848
(817) 835-5202

Complaint Notice

If you have a problem with the services provided by this credit union, please contact us at: Fort Worth Community Credit Union P.O. Box 210848 Bedford, Texas 76095-7848 (817)835-5000 or ftwccu@ftwccu.org

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 through one of the means indicated below: In Person or U.S. Mail: 914 East Anderson Lane, Austin, Texas 78752-1699, Telephone Number: (512) 837-9236, Facsimile Number: (512) 832-0278; email: complaints@tud.texas.gov, Website: www.tud.texas.gov.

International Credit Union Day

In 2024, we will gather together as a global movement on Thursday, October 17, to celebrate ICU Day under the theme: One World Through Cooperative Finance. At a time in our history when we seem increasingly divided, we hope our credit unions use the 76th anniversary of ICU Day to show how our movement brings people closer together through democratic, member-owned financial institutions that put people over profit.



Fort Worth Community Credit Union is honored to be part of this tradition and we welcome you to stop by any one of our branches on Thursday, October 17 and celebrate with us.

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

Do Your Kids Know the Value of a Silver Spoon?

Fort Worth Community Investments



Kostas Luecker

You taught them how to read and how to ride a bike, but have you taught your children how to manage money?

The average debt for student borrowers is \$40,499. And nearly 11% of new graduates will default within the first twelve months of repayment.^{1,2}

For current college kids, it may be too late to avoid learning about debt the hard way. But if you still have children at home, save them (and yourself) some heartache by teaching them the basics of smart money management.

Have the conversation. Many everyday transactions can lead to discussions about money. At the grocery store, talk with your kids about comparing prices and staying within a budget. At the bank, teach them that the automated teller machine doesn't just give you money for the asking. Show your kids a credit card statement to help them understand how "swiping the card" actually takes money out of your pocket.

Let them live it. An allowance program, where payments are tied to chores or household responsibilities, can help teach children the relationship between work and money. Aside from allowances, you could create a budget for clothing or other items you provide. Let your kids decide how and when to spend the allotted money. This may help them learn to balance their wants and needs at a young age when the stakes are not too high.

Teach kids about saving, investing, and even retirement planning. To encourage teenagers to save, you might offer a match program, say 25 cents for every dollar they put in a savings account. Once they have saved \$1,000, consider helping them open a custodial investment account, then teach them how to research performance and ratings online.

As you teach your children about money, don't get discouraged if they don't take your advice. Mistakes made at this stage in life can leave a lasting impression. Also, resist the temptation to bail them out. We all learn better when we reap the natural consequences of our actions. Your children probably won't be stellar money managers at first, but what they learn now could pay them back later in life – when it really matters.

1. EducationData.org, August 20, 2023
2. EducationData.org, August 27, 2023

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