Spread Joy and Cheer with a Holiday Fast Cash Loan

As the holidays quickly approach, so does the stress of spending that comes along with the season. Fort Worth Community Credit Union is here to brighten your season with a Holiday Fast Cash Loan. It’s a little extra cash to use for anything - gifts, travel, home decor, and more.

From October 1 through December 31, 2019, you can apply for a Holiday Fast Cash Loan – a personal loan up to $15,000 that you can use to take care of all your holiday needs.

With 12 months to repay the loan at a special interest rate as low as 7.9% APR*, a Holiday Fast Cash Loan gives you more flexibility and lower rates than other alternatives like your credit card. We’ll make the process quick and easy with the friendly personal service you deserve.

Apply for a Holiday Fast Cash Loan today! Apply online at ftwccu.org, call (817) 835-5000, or apply in person at any FTWCCU location.

*Rates as low as 7.9% APR. APR=Annual Percentage Rate. Special “as low as” rate quoted with payroll paid payments. Offer ends December 31, 2019. Quoted rates are subject to change without notice. Normal credit granting criteria applies. All loans are subject to approval. Certain restrictions may apply.
International Credit Union Day

On October 17, 2019, Fort Worth Community Credit Union will join with 66,000 credit unions around the world in celebration of International Credit Union Day®. There are 200+ million credit union members around the world - more than 100 million in the U.S. alone - and FTWCCU joins them in celebration of the not-for-profit cooperative spirit that all credit unions share. This cooperative spirit has led to life-changing opportunities for people all over the world who’ve wanted to start a business, own a home or continue their education but were denied access to other financial institutions. In many parts of the world, people’s first taste of democracy is through their credit union, where “one member, one vote” is the governing structure.

At its most basic level, a credit union is people pooling their money to provide each other with affordable loans - it is literally the financial success of all people.

We welcome you to stop by any one of our branches on October 17 and celebrate with FTWCCU and a movement that concerns itself with the financial success of all people.

Carelessness Can Cost You

Many Americans are concerned about someone stealing their credit card, check, or debit card numbers, but they may be ignoring one easy way thieves can access financial accounts: receipts.

Disregarding receipts that have valuable information greatly increases the risk of credit and debit card fraud. Thieves easily can find receipts with valid account numbers in trash cans. Some easy steps you can take to prevent thieves from stealing your financial information:

- Shred all preapproved credit offers, credit and debit card receipts, insurance forms, financial statements, and other paperwork containing personal and financial information.
- Check credit union statements and other financial statements monthly for discrepancies and order a credit report once a year to make sure no one else is using your personal information to obtain credit cards or services.
- Don’t print your Social Security number on your checks and don’t carry your Social Security card in your wallet.
- Be hesitant about giving personal or financial information over the telephone - make sure you know the caller and know how the information will be used.

Building a Budget

Getting started with 50/30/20

50/30/20 is a proportional budgeting system, meaning you divide your monthly income into different categories based on percentage. It’s simple and flexible, which makes it a great option for beginners.

CALCULATE YOUR INCOME

<table>
<thead>
<tr>
<th>Monthly Net Income</th>
<th>50% of Net Income</th>
<th>30% of Net Income</th>
<th>20% of Net Income</th>
</tr>
</thead>
<tbody>
<tr>
<td>$3,000</td>
<td>$1,500</td>
<td>$900</td>
<td>$600</td>
</tr>
</tbody>
</table>

For example if your monthly net income is $3,000, you should be spending:

- 50% on needs: $1,500
- 30% on wants: $900
- 20% on savings: $600

Starting Early to Save for Retirement Is Important

Kostas Luecker - Fort Worth Community Investments

When it comes to retirement planning, it’s never too early to start saving. The more you invest and the earlier you start, the more your retirement savings will have potential to grow.

Time Matters

- The key engines that drive the unique opportunity for savings growth within a retirement plan are tax-deferral (assuming you are considering enrolling in a tax-deferred, employer-sponsored retirement plan or a deductible IRA) and compound interest.
- The money you’ll invest is tax-deferred, which means taxes are not payable until you withdraw the money from your account.
- And thanks to compound interest, the money you would have otherwise paid toward income tax remains in your account to earn more money. For example, if you only contribute even a modest amount over time, you may be surprised at how much it could grow.
- Just $50 a month could generate as much as $75,000 over 30 years.

Growth Potential of a Regular Contribution

<table>
<thead>
<tr>
<th>Monthly Contribution</th>
<th>10 Years</th>
<th>20 Years</th>
<th>30 Years</th>
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<tbody>
<tr>
<td>$50</td>
<td>$9,208</td>
<td>$29,647</td>
<td>$75,015</td>
</tr>
<tr>
<td>$100</td>
<td>$18,417</td>
<td>$59,295</td>
<td>$150,030</td>
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<tr>
<td>$150</td>
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<td>$88,942</td>
<td>$225,044</td>
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</tbody>
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Assumes an 8% annual return, compounded monthly.

The High Cost of Waiting

- Waiting to start your long-term savings program can have a major impact on your retirement saving outcome.
- Time and the potential for compound earnings matter. For example, here’s a realistic scenario that could make a significant difference in your outcome:

  Assume:
  - You earn $30,000 a year, receive 4% annual raises and plan to retire in 30 years.
  - You save 4% of your salary a year and earn an 8% annual return.
  - If you start investing today, you could have more than $220,000 by the time you retire.
  - If you wait five years before starting, you’d have $164,878

  (assuming the same retirement date, salary, raises, savings rate and return).

  · Waiting to start your long-term savings program can have a major impact on your retirement saving outcome.

  Difference in your outcome:

  - If you wait five years before starting, you’d have $164,878
  - If you start investing today, you could have more than $220,000 by the time you retire.

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

1 Hypothetical results are for illustrative purpose only and do not represent the actual results of a specific investment.

1 Sources: www.stocktrader.com; Irruption Inc.; The Retirement Plan Monitor; and The Retirement Monitor. The results do not reflect any fees or expenses. No results can be guaranteed. The White Coat Investor, Inc. and Kostas Luecker Community Credit Union are not registered brokers/dealers, nor affiliated with 1% Financial.

And the Winners are...

Congratulations to Maya, age 11, and Teagan, age 6 - winners of our Young Savers Birthday Card Coloring Contest. Both drawings will be featured on FTWCCU’s Birthday cards for 2020. They both received a family four pack of tickets to the Fort Worth Zoo for their winning designs.

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, 2019. Three directors will be elected by the membership in 2020. Directors serve on the Board on a volunteer basis for three-year terms.

Qualifications for Board of Directors include the following:

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At its most basic level, a credit union is people pooling their money to provide each other with affordable loans - it is literally people helping people. This is why FTWCCU celebrates ICU Day.

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For example:

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You should be spending:

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30%

$900 on Wants

20%

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DID YOU KNOW... The 50/30/20 budget comes from All Four Worth, a book by Elizabeth Warren and Amelia Warren Tyagi.

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We’ve Gone Digital

As we wrap up another year of newsletters, we are pleased to announce that beginning January 2020, your FTWCCU newsletter will be on our website and through email, making this our final print newsletter.

Please contact our Member Information Center today at (817) 835-5000 to make sure we have your updated email address.

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) 837-8036, Facsimile Number: (512) 832-6278, email: complaints@cu.texas.gov. Website: www.cu.texas.gov.

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