worth

Fort Worth Community CREDIT UNION

JANUARY 2026 NEWSLETTER



Holidays

New Year's Day
Closed Thursday, January 1

Martin Luther King Jr. Day
Closed Monday, January 19

Presidents' Day
Closed Monday, February 16

Know Your Worth

2026 Annual Meeting

The FTWCCU Annual Meeting will be held on Tuesday, April 28, 2026. A short business meeting will be conducted and the results of the Board of Directors election will be announced.

Credit Score

Did you know that you can access your credit score and full credit report right within online and mobile banking, receive credit monitoring alerts, financial education tips, and more? Not only do you have access to these tools, but you can get them for FREE with Fort Worth Community Credit Union's Credit Score tool.

Benefits to Credit Score:

- Daily Credit Score Refresh
- Credit Monitoring Alerts
- Credit Score Simulator
- Tips, Loan Offers, and more...

It's easy to get started. Login to Online Banking or your FTWCCU App and enroll in Credit Score today!



Make Life Easier with Benefits Checking

At Fort Worth Community Credit Union, we're always looking for ways to bring more value to your everyday banking. That's why our Benefits Checking account is packed with the features you already rely on — like direct deposit, Online Banking, and FTWCCU App with mobile deposit.

But that's just the beginning.
With Benefits Checking, you'll also enjoy extra perks that help protect your life, your time, and your wallet, including:

- Cell phone protection
- Identity theft protection and monitoring
- 24/7 roadside assistance
- Discounts on gas, groceries, pharmacy, shopping and more

All powered by **BaZing** — delivering savings right where you live and shop.

Your Benefits Checking account does more than protect your phone, identity, and wallet—it also helps you save on borrowing. As a valued Fort Worth Community Credit Union member, you can unlock exclusive loan rate discounts just by keeping your Benefits Checking account open and active.

Enjoy Rate Discounts On Auto Loans, Personal Loans, and more!

Your Membership. Your Savings.
Benefits Checking makes everyday life easier—and more affordable. From shopping discounts to financial protection and reduced loan rates, it's a smart way to get more value from your membership.

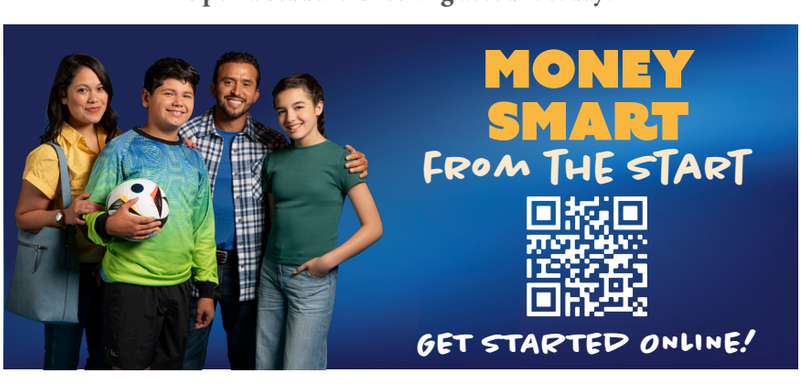
Apply today or ask about converting your Basic Checking.

Student Checking

Your money, your goals! Whether you're a parent helping your child navigate their first banking experience or a young adult taking control of your finances, choosing the right checking account is a crucial step toward financial independence.

At Fort Worth Community Credit Union, we've got your back from day one with hands-on financial guidance and digital account management. All from the local credit union you already know and trust.

Open a Student Checking account today!



Your Credit Union Membership Matters

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 FTWCCU Audit Committee in 2014, serving one term as Chairperson. In 2018, he was appointed to fill a vacancy on the Board of Directors. He holds a BA in Finance from Auburn University and an MBA from Southern Methodist University. Mr. Clardy recently retired from General Services Administration–Public Buildings Service after 29 years. He is currently the Sr. Director of Operations at JLL – BNSF Account. Mike enjoys gardening and volunteering in domestic mission work with his wife, Melanie, and their three children: Patrick, Shane, and Katie.



Louise Molinar (Incumbent, Nominated by Nominating Committee)
Mrs. Molinar joined Fort Worth Community Credit Union in 1987. She served on the FTWCCU Audit Committee for seven years and is a member of the Board of Directors since 2023. She has completed numerous credit union training courses. Professionally, she recently retired as a Civil Engineer from a Federal Government agency, managing multiple large-scale construction projects. She holds a BS in Civil Engineering from New Mexico State University, is a registered Professional Engineer in Texas, and a certified Project Management Professional (PMP). She enjoys running, volunteering in church ministries, and spending time with her family in Texas and New Mexico.



Tunisia Sadruddin (Incumbent, Nominated by Nominating Committee)
Ms. Sadruddin joined Fort Worth Community Credit Union in 1990. She served six years on the FTWCCU Audit Committee and has been a member of the Board of Directors since 2017. During her tenure, she has held multiple leadership roles, including Board Chair, Vice Chair, and Secretary/Treasurer. She remains actively engaged in professional development, regularly attending credit union conferences and training programs to stay current with industry trends and regulatory changes. Ms. Sadruddin is a Senior Advisor at a Federal Government agency and a seasoned real estate executive. She holds an MBA from Dallas Baptist University and a BBA from Texas Southern University. In her personal time, she enjoys traveling and volunteering through her sorority.



Paula Roberts (Incumbent, Appointed by Board to fill vacancy)
Mrs. Roberts joined the Fort Worth Community Credit Union Audit Committee in 2023 and served as Chair. Professionally, she is the Chief Compliance Officer for Crestline Investors, where she is a Managing Director, serves on the Valuation Committee and the AI Implementation Committee, and chairs the Compliance Committee. She holds a BA in Economics from the University of Texas at Austin and a BBA in Accounting from Texas Woman's University. Mrs. Roberts is a Certified Public Accountant, Certified Internal Auditor, Investment Advisor Certified Compliance Professional and Certified Investment Company Compliance Professional.

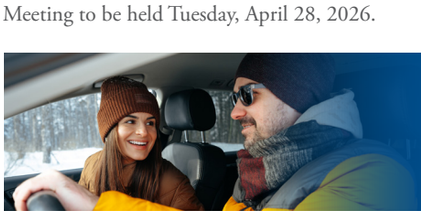
Board of Directors Petitions

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 Lisa Hogan, 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 23, 2026 and completed petitions must be received by the Executive Secretary no later than February 27, 2026.

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 at the Annual Meeting to be held Tuesday, April 28, 2026.



Drive into the New Year — in Something New!
With great rates and terms, we'll help you get on the road and moving forward.
APPLY ONLINE AT FTWCCU.ORG

Five Most Overlooked Tax Deductions

Fort Worth Community Investments

Who among us wants to pay the IRS more taxes than we have to? While few may raise their hands, Americans regularly overpay because they fail to take tax deductions for which they are eligible. Let's take a quick look at the five most overlooked opportunities to manage your tax bill.

1. **Reinvested Dividends**: When your mutual fund pays you a dividend or capital gains distribution, that income is a taxable event (unless the fund is held in a tax-deferred account, like an IRA). If you're like most fund owners, you reinvest these payments in additional shares of the fund. The tax trap lurks when you sell your mutual fund. If you fail to add the reinvested amounts back into the investment's cost basis, it can result in double taxation of those dividends.[1]
Mutual funds are sold only by prospectus. Please consider the charges, risks, expenses, and investment objectives carefully before investing. A prospectus containing this and other information about the investment company can be obtained from your financial professional. Read it carefully before you invest or send money.

2. **Out-of-Pocket Charity**: It's not just cash donations that are deductible. If you donate goods or use your personal car for charitable work, these are potential tax deductions. Just be sure to get a receipt for any amount over $250.[2]

3. **State Taxes**: Did you owe state taxes when you filed your previous year's tax returns? If you did, don't forget to include this payment as a tax deduction on your current year's tax return. There is currently a $40,400 cap on the state and local tax deduction for 2026.[3]

4. **Medicare Premiums**: You may be able to deduct unreimbursed medical and dental premiums, co-payments, deductibles, and other medical expenses to the extent that the costs exceed 7.5 percent of your adjusted gross income. This includes most Medicare premiums.[4]

5. **Income in Respect of a Decedent**: If you've inherited an IRA or pension, you may be able to deduct any estate tax paid by the IRA owner from the taxes due on the withdrawals you take from the inherited account.[5]

[1] Investopedia.com, August 24, 2025
[2] IRS.gov, 2025
[3] IRS.gov, 2025
[4] IRS.gov, 2025
[5] IRS.gov, 2025.

In most circumstances, once you reach age 73, you must begin taking required minimum distributions from a Traditional Individual Retirement Account (IRA). Withdrawals from Traditional IRAs are taxed as ordinary income and, if taken before age 59½, may be subject to a 10% federal income tax penalty. You may continue to contribute to a Traditional IRA past age 70½ as long as you meet the earned-income requirement.
The content is developed from sources believed to be providing accurate information. The information in this material is not intended as tax or legal advice. It may not be used for the purpose of avoiding any federal tax penalties. Please consult legal or tax professionals for specific information regarding your individual situation. This material was developed and produced by FMG Suite to provide information on a topic that may be of interest. FMG Suite is not affiliated with the named broker-dealer, state- or SEC-registered investment advisory firm. The opinions expressed and material provided are for general information, and should not be considered a solicitation for the purchase or sale of any security. Copyright FMG Suite.

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.

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

FTWCCU Information As of November 30, 2025 **Total Assets.....$ 1,289,429,229** **Total Members..... 74,654**

Contact: (817) 835-5000 @ ftwccu@ftwccu.org ftwccu.org

EQUAL HOUSING OPPORTUNITY

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.