Worth Credit Union | *Find your worth.*

JULY 2026 NEWSLETTER

web: WorthCU.org | **email:** info@WorthCU.org | **phone:** (817) 835-5000

IMPORTANT SAFETY INFORMATION
We're committed to keeping your accounts safe and secure.

Q&A WITH OUR CEO MICHAEL MASSEY
Learn more about our new CEO Michael Massey.

SUMMER FAST CASH
Say yes to summer with a **12-month** signature loan up to **$15,000** with a rate as low as **7.4% APR***.



As of May 1, 2026, Fort Worth Community Credit Union is now Worth Credit Union. This important evolution reflects who we are today and the future we're building together in North Texas.

Our credit union began in 1940 with a single branch serving federal employees in Fort Worth. Over time, we expanded our reach, modernized our services, and grew into a credit union that supports tens of thousands of members across North Texas.

As we continue to grow, our name is one that honors where we began and includes everyone we serve – not just one city or one group.

Read the FAQs on our website by scanning this QR code with the camera on your smart phone.



WORTH SPOTLIGHT

Getting to know Michael Massey, our new CEO

A conversation with Worth Credit Union's newest leader

Q. Welcome to Worth Credit Union! Can you tell our members a little about yourself and your background?
A. Thank you – I'm truly honored to be here. I've spent more than 20 years in financial services, working across a range of roles focused on strategic growth, technology, and building products that actually make a difference in people's lives. Most recently I served as President of Holdings at TDECU. What has always energized me most is the relationship side of this business – helping individuals and families reach their financial goals. Worth Credit Union's mission speaks directly to that, and I knew right away this was where I wanted to be.

Q. What drew you to Worth CU specifically?
A. Credit unions are special institutions. They exist for their members – not for shareholders – and that distinction matters enormously. When I looked at Worth CU, I saw an organization with deep community roots, a strong sense of purpose, and a genuine commitment to the people it serves. I also saw tremendous opportunity to grow and modernize in ways that will make membership even more valuable. That combination was hard to pass up.

Q. What are your priorities as you step into this role?
A. My first priority is listening. Before making any big decisions, I want to understand what members need, what's working well, and where we can do better. From there, my focus will be on strengthening the relationships we have, expanding the products and services available to you, and making sure Worth CU continues to be a trusted financial partner for years to come. I'm also passionate about technology — not technology for its own sake, but as a tool to make your experience with us simpler, faster, and more personal.

Q. What does membership in a credit union mean to you personally?
A. It means community ownership and shared success. When a credit union thrives, its members thrive — that's the whole model. I take that responsibility seriously. Every decision I make in this role should ultimately translate to better outcomes for the people who have trusted us with their financial lives. That's not a talking point for me; it's the reason I came here.

Q. What would you like members to know about you as a leader?
A. I'm accessible, I'm curious, and I care deeply about doing this right. I believe great ideas can come from anywhere – from a frontline team member, from a member suggestion, or from a conversation at a community event. My door is open, and I mean that. I'm excited to get out into the communities we serve, meet our members face to face, and hear directly from you about what matters most.

We are delighted to welcome Michael to the Worth Credit Union family. If you have a question or would like to share feedback, visit any branch location or reach out through our website. We look forward to an exciting chapter ahead – together.



Splash into Summer Fast Cash!

Summer is right around the corner, and we want to make sure nothing stands between you and your best summer yet! Whether you've been dreaming of a family vacation, finally tackling that home project, or just giving yourself a little breathing room, our Summer Fast Cash Loan is here for you.



What Could You Do With a Little Extra Cash?

- Plan that family vacation
- Sign the kids up for camp
- Tackle home improvements
- Upgrade your backyard to entertain in style
- Get ahead of the back-to-school shopping rush
- Handle the unexpected.
- Treat yourself! You've earned it.

Here's How It Works

Our Summer Fast Cash is a signature loan – meaning no collateral required. Just a quick online application, and you could have your funds in hand in a flash.

Borrow up to $15,000: Get the amount you actually need when you need it.

Fixed rates & flexible terms: Know exactly what you'll pay each month, with terms designed to fit your budget.

Rates start at 9.4% APR*: Set up automatic payroll deduction and save even more.

Apply online in minutes or visit a branch: Fast, easy, and done on your schedule.

12 months to pay it back: Plenty of time to enjoy summer without the stress.

Ready to make this your best summer yet? Apply online today!

Rates start at 9.40% APR. APR = Annual Percentage Rate. Discounts are available to reduce your rate by up to 2.00% APR, for a rate as low as 7.40% APR. 0.50% discount with active iPay and payroll-paid payments 0.50% discount with Benefits Checking** 1.00% discount when refinancing an auto loan with Worth CU (minimum $10,000 loan amount)*** Offer valid June 1, 2026 – July 31, 2026. Rates subject to change without notice. Standard credit criteria apply. All loans subject to approval. Certain restrictions may apply. Federally Insured by NCUA. Rate discounts may not be combined with other promotional offers.*

Worth Wealth Management

Our approach to investing is investing in you.



We're pleased to welcome Scott Stentz, Wealth Advisor to our team.

As a valuable benefit to our members, Worth Credit Union offers financial planning and wealth management services through Worth Wealth management. Discover for yourself Scott's holistic approach to your unique financial situation. Whether you're just getting started, approaching your retirement window, or already enjoying your new life after work, Scott can help.

Any banks or brokerage firms can offer financial planning services, but what really matters to you isn't the stock, mutual fund or IRA. It's the process you take to pave your way to success. Scott's singular goal is to better understand your individual needs and to align you with the best financial vehicles to drive your success. Worth Wealth Management will develop a plan that's right for you and continue to work with you in the coming years to monitor your plan and make adjustments as needed.

You can meet Scott at the branch/location most convenient to you. Scott can be reached at (817)532-5454 or scott.stentz@worthwm.com.

Scan to schedule your appointment today!

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IMPORTANT DATES

Independence Day – Closed
Saturday, July 4th

Labor Day – Closed
Monday, September 7th

Worth CU Information As of May 31, 2026 — **Total Assets:** $ 1,295,041,104 **Total Members:** 71,843

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.