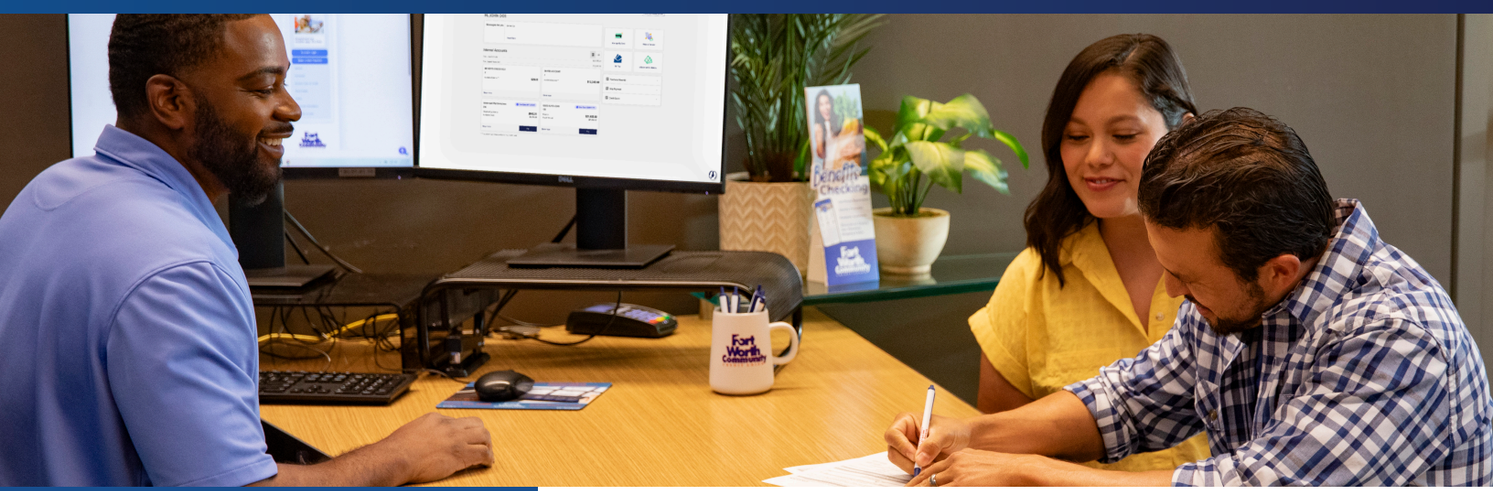
worth

Fort Worth Community CREDIT UNION

OCTOBER 2025 NEWSLETTER



Holidays

Columbus Day
Closed Monday, October 13
Veterans Day
Closed Tuesday, November 11
Thanksgiving Day
Closed Thursday, November 27
Christmas Day
Closed Thursday, December 25

Know Your Worth

New Look. Same Trusted Credit Union.

Our online banking upgrade is now available! Here's what's new:

- A consistent experience across online banking and the mobile app.
- See due dates and past due information - and click to view statements, make payments or transfer money — right from the accounts widget.
- Control which features appear on your homepage by adding widgets to your "favorites," and collapse, expand or reorder them at any time.
- See key messages upfront and customize the name you're greeted with when you sign on.
- View your five most recent transactions without having to click into an account.



Make Your Move This Fall

As we move into the final months of 2025, many members are re-evaluating their financial goals — and for some, that means making big moves in real estate. Whether you're buying your first home, upgrading to fit a growing family, or tapping into your home's equity for improvements, Fort Worth Community Credit Union is here to guide you every step of the way.

The fall season often brings unique opportunities for homebuyers and homeowners alike. Sellers are motivated to close before year-end, and buyers can benefit from less competition in the market. For current homeowners, cooler weather makes it the perfect time to tackle projects funded through a home equity loan or line of credit.

Options Tailored to Your Goals
At Fort Worth Community Credit Union, we know no two financial journeys look the same. That's why we offer flexible solutions designed to fit your needs:

- **Mortgage Loans** – Competitive rates and personalized support to help you purchase the home that's right for you.
- **Home Loans & Refinancing** – Options to lower your monthly payment, shorten your term, or secure more stable financing.
- **Home Equity Loans** – A lump sum for big expenses, from debt consolidation to remodeling.
- **Home Equity Lines of Credit (HELOCs)** – Flexible borrowing that lets you access funds as you need them, perfect for ongoing projects.

When you choose Fort Worth Community Credit Union, you're not just getting a loan — you're gaining a trusted financial partner. Our team takes time to understand your goals, explain your options, and ensure you feel confident every step of the way. Plus, with local decision-making and member-focused service, you'll find the process faster, friendlier, and more transparent.

Connect with our lending team today to turn your homeownership goals into reality. Visit us at ftwccu.org or contact us at 817-835-5000.

**Normal credit granting criteria apples. All loans are subject to approval. Certain restrictions may apply.*

Holiday Fast Cash - Starting November 1

The holiday season is just around the corner — are you ready? Fort Worth Community Credit Union's **Holiday Fast Cash Loan** can help you enjoy the season without the stress of overspending. And when the celebrations are over, it's also a smart way to recover from holiday expenses with less financial strain.

New Terms Now Available:

- Available from **November 1, 2025 - January 31, 2026**.
- Borrow up to **$15,000** with rates as low as **9.4%**.*
- **Rate discounts for iPay and Benefits Checking****
- **1.00% rate discount** for refinancing an auto loan.***

**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 FTWCCU (minimum $10,000 loan amount)****

Offer valid November 1, 2025 – January 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.

Your Credit Union Membership Matters



Benefits Checking

SAVER STORY

My husband turned 40 recently, and when I asked him what he wanted to do to celebrate, he told me he wanted to go to Disneyland. BaZing helped me save $80 on 2 days at Disneyland! Allowing us to use some money leftover for souvenirs."

-Jessica

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, 2025. Three directors will be elected by the membership in 2026 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

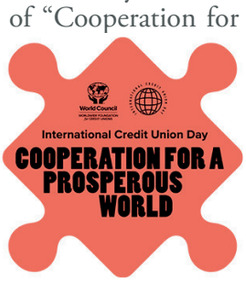
Complaint Notice

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@cud.texas.gov, Website: www.cud.texas.gov.

International Credit Union Day

On October 16, 2025, credit union members around the world will celebrate International Credit Union Day, an annual event to commemorate the credit union movement's impact and achievements. This year marks the 77th anniversary of this annual event, which will be celebrated under the theme of "Cooperation for a Prosperous World." In honor of this special day, Fort Worth Community Credit Union invites its members and the entire community to visit one of our 10 branches for a sweet treat.



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 16 for a treat 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

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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FTWCCU Information As of August 31, 2025 **Total Assets.....$ 1,288,028,639** **Total Members..... 75,066**

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.